spotlight

November 2009 Vol. 42 No. 11

A monthly publication spotlighting top producers of American Income Life and National Income Life

Roger Smith
President & CEO
AIL & NILICO

My Life...

Recently, I was approached about writing a book regarding my life. My first thought was the title could be "From GED to CEO." Then I thought, wait a minute — my life isn't over yet! I've got more chapters.

For the first 14, 15, or 16 years of your life, somebody writes the chapters in your life. That's basically out of your control. Then, God hands you the pen or the keyboard and says, "It's your life, start writing" — and from that point on, you create both good and bad chapters of your life.

Think about that concept. Everything you ever wanted in your life, you can have if you are just willing to sit down and write that chapter in your life. On the other hand, if you decide not to write the chapter, then other people, places and things will write it for you.

When I came to American Income over 35 years ago, I had no work skills, no people skills, and the equivalency of a high school education. I'd been on the streets of L.A. on my own since I was 15.

So how did that little street urchin, that scared little agent become a successful SGA and then President and CEO of an International Company?

Well not easily. But, God gave me the gift and the ability to write my own chapters.

Early in my career, I figured out that I'd have to work twice as hard as other people to get the same results. So whether it was a commitment to myself to give 50 presentations a week in the beginning even if 20 were in front of a mirror, or pushing myself past the fear of public speaking, or spending countless hours going over financials, I kept on. The question was never if I could do the job; it was about how long it would take me to get the job done. That should be your only question.

Now, let me tell you a little about the chapters you and I are writing in American Income/National Income's book. When we changed our goals from $100 Million to $250 Million a year, our growth pattern began. Our Net ALP has increased over 20 percent for the year. And with PR centralization we have 18 percent growth in groups signed; we expect to end the year with over 15 percent growth in leads. With the introduction of the new needs-based laptop presentation, we believe we will increase the premium size quality of our business, referral business and training of our agents. We've changed our bonus structure that now provides over $20 million a year to our field force. It's probably one of the most generous bonus systems available to an agency force in the world.

While most corporations are downsizing, we've show Opportunity Unlimited by substantially increasing our MGA and SGA count, and growing our agency force by 30 percent for the year. In the worst financial meltdown since the Great Depression, American Income/National Income continues to break record after record.

The American Income/National Income story with your lives woven in is a miracle. The goal of $250 million is within our grasp; $500 million is not far behind. I believe we will write that chapter of being THE Premier In-Home Life Insurance Company to working families.

For you and me, the life we live today is from the chapters we wrote, or didn't write, in the past. Our lives in the future will be determined by what we write today and tomorrow. It is your life story. God gave you the gift to make it as happy, successful, productive, and loving as you want. It's up to you to write the chapters.

I challenge each of you to make the next chapter in your life the best one yet. I know that is what is on the horizon for American Income and National Income. We thank each of you for your contribution to our next chapter. It will be a great story!

American Income Life
Insurance Company has been meeting working families' needs for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

spotlight
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Managing Editor
Sam Yarbrough
syarbrough@ailife.com

Writer
Lynn Bulmahn
blbulmahn@ailife.com

Lead Designer
Annalee MacFie
amacfie@ailife.com

Contributors
Karen Cannard-Curtis
Paula Clements
Jennifer Crupe
Carrie Eckles
Lana Giebe
Mary Lampert
Lisa LaValley
Pat Nevarez
Amy Rivera
Linda Resendez
Mario Saenz
Robyn Talley
Sandy Yerger
Rhonda York

Home Office
254-761-6400

Web Sites
www.ailife.com
www.nilife.com
www.WorkAtAIL.com
www.WorkAtNILICO.com
www.ailNews.com

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FPO

SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: **futuresga@ailife.com**.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of $1,989,631.38 in bonuses. For more information on the monthly bonuses, turn to Page 4.

Total: $1,989,631.38

REQUIRED RETENTION RATE

Effective Jan. 1, 2009, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	**68.0%**
Net to Gross:	**78%**

DATES TO REMEMBER

Tuesday, December 29th, 2009, All business and PR credits must be at Home Office to count for December production.

NOTES OF IMPORTANCE

To encourage each self-employed PR Rep and PR Manager to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the COPE 15, OPEIU 277, and CEP 247 union agreements. For more information, contact **Carrie Eckles at ceckles@ailife.com.**

MILLION DOLLAR CLUB

Another champion, another milestone:

We salute **Dan Potilechio** from the Bob Olson Agency, who qualified for the Million Dollar Club in October of 2009 with $1,001,758 of Net ALP.

Dan will receive a bonus of $5,000 and the Million Dollar Club Award on stage at the 2010 Convention in New York.

Dan, congratulations on your achievement.

CORRECTIONS

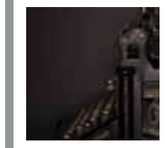
Sami Mogannam from Jatoft-Foti earned a Reinstatement bonus of $4,827.83 in September 2009.

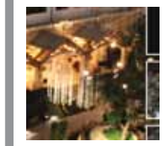
The World's Greatest Bonus figures published in October's issue were outdated. The correct WGB numbers for that month are included in this month's inserts and are printed in green.

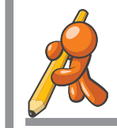
BONUS PG. 04

NEW LAB MEMBER PG. 06

CONTEST RESULTS PG. 7


ANNIVERSARIES & PROMOTIONS PG. 8


SGA MEETING PG. 10

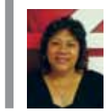


LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2010 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top three PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2010 Convention Qualifications online at www.ailife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to New York City, staying at the fabulous Sheraton New York Hotel and Towers, and appearing on stage! The convention will be held May 16-19, 2010.*

FOUNDER'S CLUB October 2009 Qualifiers

Outstanding Producers & PR Representatives:



Lesina Ah Sue
Steve Friedlander
1st Qualification
$83,800 Net ALP
99 NG
83.9% Ret

Ben Halali
Jatoft-Foti
4th Qualification
$64,035 Net ALP
87 NG
77.9% Ret

LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	$37,453.79	Jatoft-Foti
Stephen Hill	30,304.84	Steve Friedlander
Wayne Fader	24,591.13	Marc Rosen
Ernesto Magat	23,021.79	Jatoft-Foti
Stephen Jubrey	18,416.63	Oldham-Bianchi
Karen Gagarin	10,952.57	Jatoft-Foti
Harjeet Rana	9,910.83	Imran Satti
Hal Herman	9,216.24	Oldham-Bianchi
Byron Paz	8,897.58	Josh Chalom
Kraig Jilge	8,189.29	Jatoft-Foti

REINSTATEMENT BONUS

Qualifier	Amount	SGA
Lance Martin	$4,030.01	Surace-Smith
David Jackson	3,411.74	Williams-Zophin
Sami Mogannam	2,010.36	Jatoft-Foti
Frank Kolligian	1,696.64	Slav Bitman
Keith Broadnax	1,355.68	Tyrone Conard
James Larkin	1,182.96	Theodore Pappas
Arthur Westergren	1,088.13	Williams-Zophin
Ronald Rivera	955.89	Cohen-Cohen
John Bulecza	898.57	Matt Henderson
Nabil Spahi	836.34	Eric Giglione

WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Marion Magat	$6,998.15	Jatoft-Foti
Maria Rocha	5,822.67	Jatoft-Foti
Ross Ewen	4,530.14	Scott Rehberg
Robert J Dunn	4,148.31	Surace-Smith
Alejandro Acosta	3,992.61	Altig-Orlovic-Lyse
Elvis Obanor	3,909.69	Eric Giglione
Omar Hashimi	3,885.52	Jatoft-Foti
Ben Halali	3,838.46	Jatoft-Foti
Alex Gonzales	3,735.93	Jatoft-Foti
Amir Sedaghat	3,562.05	Altig-Orlovic

Bonus Total: $1,989,631.38

Agency Director of the Month

Leaders growing leaders!

Domenico Bertini

Domenico Bertini with 75% growth for the month of October.

This outstanding leader celebrates his second month in a row as being named Agency Director of the Month!

Larry Strong
Vice President of Agency Leadership Development

Your Life

"It's not about you."

I remember reading these first four words in Chapter One of Rick Warren's best selling book, "The Purpose Driven Life." I remember pausing and having this short conversation with myself that went something like, "Wait a minute, if it's not about ME, then who in the world could it possibly be about?"

Now, I would like to think that I was a little less full of myself when I read this book in 2002 than I was in my earlier years. I had experienced my fair share of personal and professional struggles, pain and brokenness. I thought I had at least encountered enough trials and tests to figure out that the universe didn't revolve around me — anymore. But these four words sure hit me right smack dab in the middle of someplace. That "someplace" ended up being a good place.

You see, the real question for all of us is, "what on earth are we here for?" I can't answer that question for you, but I would submit that we are either here for a great purpose or we are here just for the heck of it. Assuming that we are here for some greater reason than a random accident, the next logical question becomes, "what is our purpose?"

I would like to take the liberty to encourage you with the realization that our lives represent a purpose far greater than our own personal fulfillment, pleasure or happiness. To quote the book, "The search for the purpose of life has puzzled people for thousands of years. That's because we typically begin at the wrong starting point — ourselves. We ask self-centered questions like what do I want to be? What should I do with my life? What are my dreams for my future? But focusing on ourselves will never reveal our life's purpose."

We are here to serve.

As Roger said in his comments this month, we are all writing chapters of our life stories — both good and bad. Our actions determine the outcome of each chapter in the book. But our book is also about other people.

AIL and NILICO provide us with an incredible platform to serve. When we peel back the sheets, we realize that literally everything we seek to achieve is directly related to serving somebody. We serve our prospective customer and we end up with a client. We serve our prospective new agent and we end up with another member of our family. We serve the agencies we represent and we end up fostering the health and life of our work environment. The company serves the field force and we end up with a field force who strives to protect the welfare and profitability of the company. Every single dollar of new business revenue generated as ALP results from someone SERVING someone else. The path to $250 million is really a path of us figuring out how we can serve more customers and new agents — simple as that.

We are here to influence and inspire.

John Maxwell is right on point when he says that we won't believe in the leader if we don't believe in the message. AIL and NILICO work on what I refer to as the Law of Attraction. People end up being part of our organization because they believe in US and the message they hear and see. They end up with the desire to want what we have and believe that if they partner with us they can get what they want. Our responsibility is to live out our life of influence and inspiration in such a way that we demonstrate HOW to be successful and inspire them with the drive to be willing to do what it takes to get in position to win. Each and every day our agents, managers, SGAs and entire home office staff validates that AIL and NILICO are places where dreams are meant to be lived! Why wouldn't people be drawn to that?

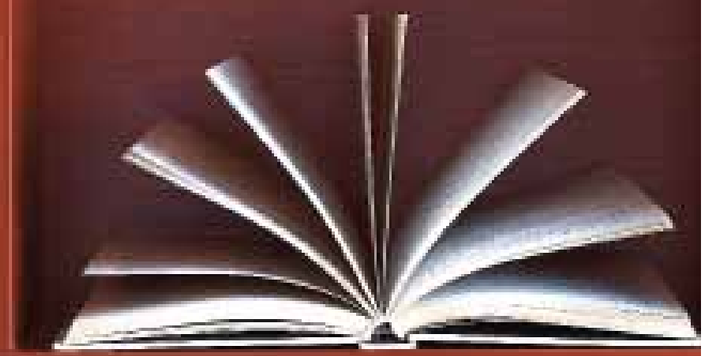
This is especially a great time of year to pause and be thankful for the daily opportunities we have to serve, influence and inspire others. The more we realize, believe and accept that "it's not about us," the more we will find ourselves blessed beyond our wildest imaginations. That's just the way it works.

Stay Strong! Lead On!

Newest Addition to the DC Team

Victor Kamber

Vice President of AIL/NILICO
Executive Director of Labor Advisory Board



We are pleased to announce Victor Kamber has been named Vice President of AIL/NILICO, Executive Director of the Labor Advisory Board and publisher of the AIL Labor Letter.

Vic's 35 years of experience includes being President of Coalition Services for the Carmen Group, a leading government relations and consulting firm. He was president of the Kamber Group, which he founded in 1980, and which became one of the nation's largest independently-owned communications, consulting and public relations firms. It represented more than 50 national and international labor unions in the U.S. and Canada.

Vic is a frequent guest on national and local television and radio programs, often taking part in panel debates, including being the "liberal" voice on Crossfire.

The author of four books, Vic frequently writes articles, opinion pieces and blogs on various issues. His writings are regularly printed in newspapers throughout the U.S. His book, "Giving up on Democracy: Why Term Limits Are Bad for America," published in 2005, was the first book to argue against the practice of limiting how long an elected official may remain in office.

Earlier, Vic Kamber was director of the AFL-CIO Task Force on Labor Law Reform, and assistant to the president of the AFL-CIO's Building and Construction Trades Department.

He earned a law degree from The American University and an L.L.M. with highest honors from George Washington University. He received his master's degree with honors in rhetoric and public address from the University of New Mexico and a bachelor's degree from the University of Illinois.

Vic is considered a master of assessing critical issues and providing thoughtful solutions on contemporary issues. The addition of Vic to the D.C. office will propel us onto a broader stage for championing progressive politics and policies for working families.

Please join us in giving Vic a warm welcome to our team.

PARIS CONTEST

The first month's contest results are in, and the race is on! Imagine a chapter of your "My Life" story set in "The City of Lights" – Paris, France! A 6-day 5-night Parisian vacation will be one of the most dazzling highlights of the book of your life – *if* you win. Don't miss out on this novel adventure – five more months of contest to go!

All agents, managers and public relations people are invited to partake in the competition. The contest period is business or cards submitted and processed by Home Office between October 1, 2009 and March 31, 2010.

Current Contest Leaders:

State General Agents

	Name	1st Six Month STD	Net ALP Growth	Code STD	Average
Cat I & II	Steve Friedlander	344.3%	285.4%	327.3%	319.0%
	Jatoft-Foti	184.7%	181.8%	136.8%	167.8%
	Fred Hadayia	168.5%	138.8%	172.7%	160.0%
	Marc Rosen	157.5%	122.1%	170.0%	149.9%
	Steve Greer	114.3%	101.8%	209.1%	141.7%
	Surace-Smith	125.9%	131.3%	141.2%	132.8%
	Oldham-Bianchi	142.0%	138.8%	94.4%	125.1%
	Josh Chalom	98.6%	115.9%	100.0%	104.8%
Cat III & IV	Altig-Orlovic-Deley	117.5%	126.7%	233.3%	159.2%
	Williams-Zophin	156.4%	150.2%	122.2%	143.0%
	Simon Arias	103.9%	107.8%	133.3%	115.0%
	Imran Satti	100.6%	99.0%	112.5%	104.0%
	Allan Jennings	106.2%	105.8%	100.0%	104.0%
Cat V & VI	Altig-Orlovic-Venekamp	90.7%	112.1%	183.3%	128.7%
	Steven DiChiaro	98.1%	85.3%	150.0%	111.1%
Cat VII & VIII	Scott Sonnenberg	71.5%	58.4%	175.0%	101.6%
Cat IX	Gregory Engrav	66.4%	53.3%	133.3%	84.3%

Managing Agents

	Name	Codes	Net ALP
RGA	Tania Lameko	13	$43,734
	Alex Lameko	9	37,130
	Ben Halali	3	18,848
	Mitch Duplantis	7	18,012
	Dorian Oldham	3	15,813
MGA	Patrick Bendure	4	$23,161
	Brett Gryska	5	22,181
	Rudi Camenzine	4	18,966
	Matt Flores	4	18,139
	Lorenzo Lameko	7	16,732
GA	Peter Chung	1	$14,871
	Nicholas Rice	2	13,636
	William L Smith	5	11,689
	Clifford Mekelburg	3	11,005
	Phillip Jenkins	2	10,759
SA	Nicole Johnson	1	$9,558
	Simon Rolland	2	9,425
	Rodney Chaney	2	8,495
	Marcus Noel	3	8,241
	Maria Lealaiauloto	2	8,012

Personal Producers

Name	Net ALP
Marion Magat	$42,317
Maria Rocha	29,139
Steven Stensrud	26,783
Amir Sedaghat	24,787
Elvis Obanor	23,600
Ross Ewen	22,533
Ben Halali	20,950
Graeme Bollinger	20,113
Robert J Dunn	20,099
Terrence Asuncion	19,430
Pafuti Toleafoa	19,118
Matthew Parks	19,052
Raymond Angeles	18,379
Lesina Ah Sue	17,721
Jorell Washington	17,674
Jose Harb	17,582
Samvel Tigranyan	17,580
Omar Hashimi	16,780
Max Quasem	16,696
Mele Bigg	16,693

PR Reps

	Name	Leads
Cat I	Charles Hill	5,079
	Rona Spano	2,550
	Vivian Dwyer	2,440
	Mark Gagliardi	2,049
	Al Wall	1,796
Cat II	Manon Brulotte	5,490
	Suny Robinson	1,463
	Michelle Kork	1,173
	Dianna Lueke	976
	Furman Clark	840
Cat III	Jason Beckman	2,510
	Katherine Kidder	1,875
	Elizabeth Likins	896
	Timonth Burke	653
	William Verbeten	592
Cat IV	Jason Ihle	1,772
	Lori Vaughn	1,284
	Steven Orcherton	1,129
	Stephen Castleman	1,075
	Emily Langthorn	824

PLEASE NOTE: All figures are Contest to Date beginning October 1, 2009 and ending March 31, 2010.

Retention is required for qualification. However, the results listed are for the top producers in each category irrespective of retention to show who is in the running in case their retention improves. Full qualifications can be found at www.ailife.com/arc/spotlight.aspx and www.nilife.com/arc/spotlight.aspx

Anniversaries

31 Years of Service
Donald Spohn, PR

27 Years of Service
Josh Chalom, SGA
James Surace, SGA

26 Years of Service
Cindy Furer, SGA
Robert Whittinghill, SGA

24 Years of Service
Don Foti, SGA

23 Years of Service
Mark Bleier, MGA
Irene Rurycz, PR

22 Years of Service
Billy Sauers, PR

21 Years of Service
Erik Graham, RGA

18 Years of Service
Rona Spano, PR

16 Years of Service
Robin Andrade, PR
Chris LaFond, RGA

15 Years of Service
Laurie Gruber, PR

14 Years of Service
William Heath, Agt

11 Years of Service
Paul Rumbuc, SGA
Scott Sonnenberg, SGA

10 Years of Service
Don Foti, SGA
Mark Gagliardi, PR
Al-Karim Walji, Agt

9 Years of Service
Janice Dixon, Agt
Sidney Hodgskiss, Agt
Arthur Westergren, MGA

8 Years of Service
Harold Canter, SA
John Farley, Agt
Rhonda Shaffer, Agt
J T Tasker, PR
Cynthia Wilhelmi, MGA

7 Years of Service
Philip Currie, Agt
Robert J Dunn, Agt
Ronald Friedlander, Agt
Saeideh Nessar Ali, Agt

6 Years of Service
Willie Hayden, Agt
Eric LaBossiere, RGA
Maijargal Sukbaatar, Agt
Robert Appel, Agt
Hank Gordon, Agt
Dawn McElwain, SA
Brandon Teter, RGA
Jamie Winkler, Agt

4 Years of Service
Steven Edgell, RGA
Kenji Leonard, Agt
Sabrina Lloyd, SGA
Suny Robinson, PR
Greg Stewart, GA
Dennis Titcombe, GA
Charlie Warren, Agt

3 Years of Service
Noel Ables, MGA
Erickson Bencosme, GA
Glen Hardeman, PR
Katy Hogge, PR
Lorenzo Lameko, MGA
Chad Neff, RGA
Naera Pomare, Agt
Carlos Ramos, PR
Robert Webb, Agt

2 Years of Service
Felix Berger, SA
Andrew Brinkmeyer, Agt
Gina Congi, PR
Demetrius Franklin, GA
Arlene Grosso, SA
Jennifer Holliday, Agt
Kevin Holtz, Agt
Michael Lockhart, MGA
Tiffany Membery, PR
Brent Morrissey, SA
Sita Pereira, GA
David Saez, Agt
Melissa Schroeder, Agt
Karen Sessing, GA
Amy Shui, Agt
Eric Trautloff, SA
Loralee Vasquez, RGA

1 Year of Service
Andrew Aaron, MGA
Justin Adams, MGA
Rajeev Arora, MGA
Mark Atoa, Agt
Xavier Baudoin-daJoux, Agt
Dino Buric, SA
Lacy Byrd, PR
Renato Cabamongan, SA
Mark Calverley, Agt
Stephen Castleman, PR
Frank Cousins, Agt
Diane Crawford, Agt
Lori Dacyk, MGA
Adam Elliott, MGA
Despina Guelker, PR
Jose Hernandez Camargo, SA
Dee Hettinger, PR
Brenda Howell, Agt
Maria Hunter, Agt
Azurde Johnson, PR
Cathleen Keith, Agt
Angela Kerr, Agt
Abdul-Kareem Kotun, SA
Emily Langthorn, PR
Lleison Martinez, MGA
Jocelyn McFarland, MGA
Michael McJunkins, MGA
Denis Miklasevskij, SA
Jerry Moore, GA
Dinorah Morel, PR
Faasasalu Nanai, Agt
John Passi, SA
Steven Pfeffer, Agt
Stephanie Poe, Agt
Yadollah Pourjalali, SA
Sarah Quint, MGA
Shaun Rice, SA
Vaaufiao Robertson, SA
Sherry Rubio, SA
Ryan Saridakis, Agt
Rosa Savea, SA
Joseph Schroeder, Agt
Paul Snyder, Agt
Rob Speers, Agt
Peter Szumigala, Agt
Mele Tagaloa, Agt
David Taylor, GA
Amuia Teo, SA
Shivani Thaker, GA
Mike Thomas, Agt
Tracy Thomas-Shell, MGA
Eric Trautman, Agt
Bruce Viaje, Agt
Nicholas Walsh, Agt
Jan Ward, SA
Mathew Weber, MGA
Alan Williamson, Agt
Amelia Zeiger, GA

Promotions

STATE GENERAL AGENT
Michael LiBassi
Antoinette Yellock

REGIONAL GENERAL AGENT
John Akers
Joshua Champneys
John Cochrane
Garrett Kun
Joseph Moore
T J Powers
Ronald Rivera
Grant Sharp
Jarred Sykes

MASTER GENERAL AGENT
Eric Brown
Holly Cook
Daniel Hartwig
Sebastian Kazek
Ronald Starr

60% GENERAL AGENT
Benjamin Greer
Joshua Lenix
Lance Martin
Curtis Moreland
Kristin Mueller

57.5% GENERAL AGENT
Herbert Adams
Peter Athas
Jonathon Bailey
Richard Chaffee
David Garbarskiy
Stephen Moore
Cisca Odohofre
Stacy Randazzo
Adam Zlupko

55% SUPERVISING AGENT
Terrence Asuncion
Bryan Buckendahl
Michael Butts
Muhammad Chaudhry
Melissa Edwards
George Fallowfield
Hector Gutierrez
John Hatfield
Amy Kelley
Tammy Kopitke
Richard Lepis
Keith Litterst
Russell Miller
Jeremiah Morales
Kenneth Parks
Scott Patterson
William Pearce
Traci Powell
Michael Rawlinson
Alexander Rollinson
Clinton Talbert
Tosha Tremblay
Preston Turner
Teri Vandegrift
James Welsh
Christopher Wren

52.5% SUPERVISING AGENT
Nicholas Acosta
Michael Adams
Christopher Ammons
Sandra Bailey
Keith Broadnax
Corey Brooks
Joel Brown
Nicholas Bruzzese
Michael Bueti
Rita Charles
Tamara Eastridge
Loretta Ekeroma
Glenn Fuller
Gregory Henderson
Ralston Holingsworth
Joshua Jackson
Linda Jackson
Josh Juggassar
Yong Kim
Michael Oliva
John Passi
Timothy Raiford
Aaron Sarson
Candice Smith
Danny Smith
Steven Stoehr
Andres Sylva
Eric Trautloff
Joseph Venuti
Michael C Williams
Robert Woodhouse
William Zulauf

NEW SGA

Michael LiBassi
Indiana, 11.01.09

“When I started with American Income over 3 years ago, I was told the opportunity with this company is truly unlimited; though I believed that to be true then, I now see with my own eyes the unlimited growth potential American Income offers.

I’d like to give a special thanks to everyone at the Surace-Smith agencies in Ohio, as well as Danielle and Tom for joining me on the journey to make our agency a spotlight in this company.”

NEW SGA

Antoinette Yellock
Louisiana, 12.01.09

“My beginnings at AIL were during Hurricane Katrina’s lash. This is a great opportunity to be a servant in a state where AIL representatives and citizens of Louisiana experienced devastation. The opportunity to recruit, train and lead the future leaders of AIL in Louisiana is truly an honor.

Every experience in my life led me to this opportunity. I’d like to thank all my family and friends who supported me thus far, in particular my Mother, who is the strongest woman I know. A special thanks to my SGA, Fred Hadayia, who promised that hard work would create great possibilities.

I am honored to represent AIL as SGA…ONWARD!”

Roger Smith was on hand for the recent MGA promotions that took place at the Fred Hadayia Agency in Louisiana. Also promoted was American Income’s newest SGA, Antoinette Yellock.

Cassandra Gordon, MGA

Bob Kempner, MGA

Chuck Steele, MGA

Antoinette Yellock, SGA

NOVEMBER 2009 SGA MEETING

More than 100 SGAs and staff members converged at the Gaylord Texan Resort in Grapevine, Texas, for the semi-annual SGA Meeting Nov. 2-3, 2009.

Highlights of the event included SGAs sharing the secrets of their success and other valuable information with colleagues. President and CEO Roger Smith announced the theme for 2010, "My Life." During his speech, he explained how every one of us "writes" chapters, both good and bad, into the book called "My Life."

SGAs also bade a fond farewell to Jules Pagano, who is retiring, and welcomed Vic Kamber (see page 6).

INTERCATEGORY WARFARE

One humorous highlight of the Fall SGA meeting was the culmination of the 2009 Intercategory Warfare. Losing SGAs, sporting military gear, provided some friendly fire as they roasted their victorious counterparts. The efforts of both the winners and losers added to the growth of AIL/NILICO – so this page of "My Life" story still has a happy ending. Until the next competition, that is!

Dr. Jules Pagano is retiring from his position as American Income Life/National Income Life Vice President and Executive Director of the Labor Advisory Board at the end of this year. He began his career at AIL/NILICO at age 65. "I've had 20 great years making a life for me when I was supposed to be retired," Jules said at a dinner in his honor at the SGA meeting. "This is a great and important Company. This Company is more than just a company; it's a symbol of what capitalism should be. It's the kind of company that ought to be all over America."

"Jules, you changed the face of American Income and National Income Life Insurance Companies. You have been an incredible asset for us in Washington working with the labor community, changing how Labor looks at us. What you really did was this: you affected every single person's life here at American Income. You are truly part of our 'pot of gold'."
– **Roger Smith**, President/CEO, when presenting Jules with 20 one-ounce gold coins from the Company and SGAs for his retirement celebration.

"Jules' commitment to building bridges left an imprint that will never be forgotten. I will miss Jules but yet always feel his DNA on this Company."
– **Eric J. Giglione**, SGA

"(Jules) dedicates his life to…the betterment of the common person. Therein lies the character and life of one Jules Pagano."
– **Jim Surace**, SGA

"American Income Life will truly miss your many contributions to the Company."
– **Tyrone Conard**, SGA

"Jules' warmth, kindness, compassion and passionate way of living each and every day are my daily gifts from him, unseen to the human eye, etched permanently in my heart."
– **Denise Bowyer**, Vice President of AIL/NILICO, Secretary of Labor Advisory Board

"When Dr. Pagano began his association with AIL, there were only 14 members of the Labor Advisory Board. Thanks to his efforts, there are now 52. Jules imbued the sales force of AIL with dignity and planted the seeds of mutual respect between the Labor Movement and American Income Life. Jules, you have all our respect."
– **Richard Altig**, SGA

"Jules Pagano is a jewel. I have had a true mentor and friend in that same person. I expect to continue to call upon Jules for his advice, counsel and friendship in the years to come."
– **Vic Kamber**, incoming Vice President of AIL/NILICO, Executive Director of Labor Advisory Board

From your family at American Income & National Income, we sincerely hope you enjoy your much deserved retirement!

Individual Producers

1. Marion Magat
Concord, CA

2. Maria Rocha
Concord, CA

3. Steven Stensrud
Calgary, AB

4. Amir Sedaghat
Vancouver, WA

5. Elvis Obanor
Edison, NJ

6. Ross Ewen
Cincinnati, OH

7. Ben Halali
San Jose, CA

8. Graeme Bollinger
Calgary, AB

9. Robert J Dunn
Columbus, OH

10. Terrence Asuncion
Concord, CA

Amanda Thibado
Rochester, NY

Rocio Price
Concord, CA

Brian Willis
Plymouth Mtg., PA

October Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Marion Magat	$42,317	95		Ernesto Magat	Jatoft-Foti
2.	Maria Rocha	29,139	85		Ernesto Magat	Jatoft-Foti
3.	Steven Stensrud	26,783		73.8	John McGrath	Altig-Orlovic
4.	Amir Sedaghat	24,787		83.7		Altig-Orlovic
5.	Elvis Obanor	23,600		81.7	David Hausman	Eric Giglione
6.	Ross Ewen	22,533		86.1		Scott Rehberg
7.	Ben Halali	20,950		77.9	Ben Halali	Jatoft-Foti
8.	Graeme Bollinger	20,113	89		John McGrath	Altig-Orlovic
9.	Robert J Dunn	20,099		87.1		Surace-Smith
10.	Terrence Asuncion	19,430	92		Ernesto Magat	Jatoft-Foti
11.	Pafuti Toleafoa	19,118	100		Stephen Hill	Steve Friedlander
12.	Matthew Parks	19,052	93		Nicholas Zangardi	Surace-Smith
13.	Raymond Angeles	18,379		80.8	Daven Hermosura	Altig-Orlovic
14.	Lesina Ah Sue	17,721		83.9	Stephen Hill	Steve Friedlander
15.	Jorell Washington	17,674		70.5		Joseph Diecedue
16.	Jose Harb	17,582		69.9	Ben Halali	Jatoft-Foti
17.	Samvel Tigranyan	17,580	90		Erik Graham	Cohen-Cohen
18.	Omar Hashimi	16,780		85.4		Jatoft-Foti
19.	Max Quasem	16,696		90.1		Cohen-Cohen
20.	Mele Bigg	16,693	100		Lorenzo Lameko	Steve Friedlander
IB.	Amanda Thibado	16,371	100		Stephen Jubrey	Oldham-Bianchi
IB.	Rocio Price	14,871	100		Sarai Castanon	Jatoft-Foti
IB.	Brian Willis	13,028	100		Matthew Melhorn	Fred Hadayia

ALL TIME RECORD: STEVEN STENSRUD $71,391 Net ALP

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 10 Individual Producers list for the month, as well as the next Top 3 in this category.

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Robert J Dunn	$183,571		87.1		Surace-Smith
*2.	Max Quasem	183,034		90.1		Cohen-Cohen
*3.	Lesina Ah Sue	181,953		83.9	Stephen Hill	Steve Friedlander
*4.	Omar Hashimi	176,267		85.4	Ernesto Magat	Jatoft-Foti
*5.	Maria Rocha	163,845	85		Karen Gagarin	Jatoft-Foti
*6.	Brock Lampee	162,063		76.9	Matt Pflueger	Altig-Orlovic
*7.	Elvis Obanor	155,924		81.7	David Hausman	Eric Giglione
*8.	Amir Sedaghat	147,431		83.7		Altig-Orlovic
*9.	Zachary Hart	146,904		78.7		Alt-Orl-Deley
*10.	Lily Tchen	144,018		88.9	David Iriye	Cohen-Cohen
11.	Erez Shabtay	142,842		87.3	Zeve Katz	Cohen-Cohen
12.	Kevin Ishikane	139,481		81.7	Daven Hermosura	Altig-Orlovic
13.	Raymond Angeles	139,356		80.8	Daven Hermosura	Altig-Orlovic
14.	Ross Ewen	137,602		86.1		Scott Rehberg
15.	Robert Ulreich	135,428		87.3		Jatoft-Foti
16.	Steven Stensrud	132,628		73.8	John McGrath	Altig-Orlovic
17.	Amy Shui	132,589		91.1	David Ackerman	Eric Giglione
18.	Freida Yakubov	127,993		77.2	Scott Hanna	Williams-Zophin
19.	Samson Adelfulosi	118,740		85.0	David Hausman	Eric Giglione
20.	Kevin Edwards	118,403		85.6	Pamela Ladd	Oldham-Bianchi

ALL TIME RECORD: ROGHIE HASSAN LOO $367,548 Net ALP

Supervising Agents

1. Lesina Ah Sue
Auckland, NZ

2. Michael Romeo
Rochester, NY

3. Serah James
Auckland, NZ

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Lesina Ah Sue	$52,895	$70,617	99		Stephen Hill	Steve Friedlander
2.	Michael Romeo	36,555	41,499		77.4	Raymond Risucci	Oldham-Bianchi
3.	Serah James	31,936	31,833	90		Taina Lameko	Steve Friedlander
4.	Tania Tikitiki	31,848	43,818	99		Stephen Hill	Steve Friedlander
5.	Simon Rolland	24,779	26,088	98			Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO $78,033 1st Six Mo Agt
ALL TIME RECORD: LORENZO LAMEKO $81,207 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Michael Romeo	$212,624	$317,593		77.4	Raymond Risucci	Oldham-Bianchi
2.	Lesina Ah Sue	167,021	262,853	99		Stephen Hill	Steve Friedlander
3.	Marcus Noel	145,151	184,696	83		James Aalders	Robert Kanaan
4.	Anne Powihongi	119,024	199,777		80.7	Stephen Hill	Steve Friedlander
5.	Ryan Neel	117,832	164,635		69.7	London Burnett	Surace-Smith

ALL TIME RECORD: LORENZO LAMEKO $289,373 1st Six Mo Agt
ALL TIME RECORD: MARY ANN GAELIC $443,893 Net ALP

General Agents

1. Karen Gagarin
Concord, CA

2. Kilisimasi Sega
Auckland, NZ

3. William Smith
Auckland, NZ

4. Peter Chung
Concord, CA

5. Seth Raymond
Rochester, NY

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Karen Gagarin	$120,934	$148,895		75.7	Ernesto Magat	Jatoft-Foti
2.	Kilisimasi Sega	92,240	136,605		77.7	Stephen Hill	Steve Friedlander
3.	William Smith	68,476	85,079	93		Tama Lameko	Steve Medlam
4.	Peter Chung	51,492	58,542	99		Sarai-Castanon	Jatoft-Foti
5.	Seth Raymond	44,387	62,331		80.6	Stephen Jubrey	Oldham-Bianchi
6.	Jose Harb	38,991	83,357		72.0	Ben Halali	Jatoft-Foti
7.	Cassaundra Gordon	37,117	36,824		70.8	Matthew Melhorn	Fred Hadayia
8.	Adam Zlupko	35,802	45,945	91		Kasali Kotun	Williams-Zophin
9.	Sita Pereira	34,340	38,452		76.8		Steve Friedlander
10.	Salima Abdin	33,862	46,498		72.6	Wayne Fader	Marc Rosen

ALL TIME RECORD: SITA PEREIRA $244,444 1st Six Mo Agt
ALL TIME RECORD: SITA PEREIRA $286,946 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Sita Pereira		$1,299,456		76.8		Steve Friedlander
*2.	Kilisimasi Sega	667,019	845,763		77.7	Stephen Hill	Steve Friedlander
*3.	Karen Gagarin	581,486	630,219		75.7	Ernesto Magat	Jatoft-Foti
*4.	Jay Meyer	340,729	453,034		80.5	Brett Gryska	Oldham-Bianchi
*5.	Phillip Jenkins	276,469	357,393		72.7	Jamison Weatherspoon	Surace-Smith
6.	Jose Harb	262,984	435,971		72.0	Ben Halali	Jatoft-Foti
7.	Aaron Parks	262,933	347,149	85		Justin Adams	Simon Arias
8.	Jerid Ferranti	258,177	282,116	84		Sarai Castanon	Jatoft-Foti
9.	Alan Weissen	248,003	350,218		68.0	David Hausman	Eric Giglione
10.	Francisco Zarathustra	237,532	336,780		79.9	Yvonne Zarathustra	Cohen-Cohen

ALL TIME RECORD: TAINA LAMEKO $1,319,496 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO $1,522,976 Net ALP

Master General Agents

1. Ben Halali
Concord, CA

2. Stephen Hill
Auckland, NZ

3. Wayne Fader
Long Island City, NY

4. Ernesto Magat
Concord, CA

5. Stephen Jubrey
Rochester, NY

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ben Halali	$159,082	$284,208		68.3	Jatoft-Foti
2.	Stephen Hill	145,685	249,178		75.8	Steve Friedlander
3.	Wayne Fader	119,706	149,040		68.8	Marc Rosen
4.	Ernesto Magat	107,286	133,609	86		Jatoft-Foti
5.	Stephen Jubrey	80,190	136,742		76.4	Oldham-Bianchi
6.	Byron Paz	68,328	140,860		69.2	Josh Chalom
7.	Garret Kun	63,067	71,925		73.1	Fred Hadayia
8.	Kasali Kotun	61,046	91,745		69.9	Williams-Zophin
9.	Sarai Castanon	59,421	66,033		68.9	Jatoft-Foti
10.	Raymond Risucci	58,273	71,249		78.1	Oldham-Bianchi

ALL TIME RECORD: JEFF RIBMAN $326,483 1st Six Mo Agt
ALL TIME RECORD: STEPHEN HILL $381,030 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Stephen Hill	$2,002,090	$2,581,877		75.8	Steve Friedlander
*2.	Ben Halali	1,235,845	1,903,431		68.3	Jatoft-Foti
*3.	Wayne Fader	654,509	989,213		68.8	Marc Rosen
*4.	Brett Gryska	604,752	902,256		76.00	Oldham-Bianchi
*5.	T J Powers	597,024	894,812		68.6	Simon Arias
6.	Ernesto Magat	578,293	651,380	86		Jatoft-Foti
7.	Stephen Jubrey	577,861	862,943		76.4	Oldham-Bianchi
8.	Patrick Bendure	469,496	1,008,615		71.6	Surace-Smith
9.	Kellen Cuttance	422,106	721,101		68.2	Slav Bitman
10.	Hal Herman	419,275	842,672		70.8	Oldham-Bianchi

ALL TIME RECORD: JEFF RIBMAN $1,802,351 1st Six Mo Agt
ALL TIME RECORD: PAUL RUMBUC $2,168,283 Net ALP

Regional General Agents

1. Ben Halali
Concord, CA

2. Taina Lameko
Auckland, NZ

3. Michael Vasu
Cleveland, OH

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ben Halali	$323,699	$481,760		68.6	Jatoft-Foti
2.	Taina Lameko	315,586	524,177		69.7	Steve Friedlander
3.	Michael Vasu	153,505	280,415		72.4	Surace-Smith
4.	Brett Gryska	121,481	214,861		76.3	Oldham-Bianchi
5.	Wayne Fader	119,706	149,040		68.4	Marc Rosen

ALL TIME RECORD: TAINA LAMEKO $479,543 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO $649,436 Net ALP

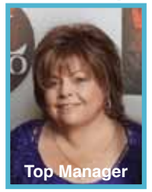
YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	$3,284,335	$4,494,431		69.7	Steve Friedlander
*2.	Ben Halali	2,141,917	2,910,692		68.6	Jatoft-Foti
3.	Sonny Gurney	1,583,340	3,210,218		73.6	Paul Rumbuc
4.	Brett Gryska	1,198,439	1,785,489		76.3	Oldham-Bianchi
5.	Michael Vasu	1,196,967	2,333,603		72.4	Surace-Smith

ALL TIME RECORD: JIM BIANCHI $1,989,902 1st Six Mo Agt
ALL TIME RECORD: JIM BIANCHI $4,570,094 Net ALP

Public Relations

PR Managers of the Quarter



1. Malka Arony

2. Linda Stadtler

3. Denise Gilbert

1. Rona Spano
CATEGORY I
Chicago, IL

2. Vivian Dwyer
CATEGORY I
Ashland, VA

1. Manon Brulotte
CATEGORY II
Montreal, QC

2. Robin Andrade
CATEGORY II
Malden, MA

1. Jason Beckman
CATEGORY III
Lexington, KY

2. Katherine Kidder
CATEGORY III
Pittsburgh, PA

1. Darrell Dorey
CATEGORY IV
Mahone Bay, NS

2. Jason Ihle
CATEGORY IV
Las Vegas, NV

PR Director of the Quarter

Rachelle Valdez

October Production

Category	Rank	Name	Production in Cards	SGA/Director
Q.3 Mgr	1.	Malka Arony	+ 11,461	Rachelle Valdez
	2.	Linda Stadtler	+ 7,104	Tim Farr
	3.	Denise Gilbert	+ 6,205	Laurie Onasch
I	1.	Rona Spano	2,550	Chicago/Laurie Onasch
	2.	Vivian Dwyer	2,440	Virginia/Patti Morgan
	3.	Mark Gagliardi	2,049	Jatoft-Foti
	4.	Susan Gilbert	1,896	Chicago/Laurie Onasch
	5.	Al Wall	1,796	Toronto/Jacqueline deVooght
II	1.	Manon Brulotte	5,490	Quebec/Daryl Barnett
	2.	Robin Andrade	2,110	Massachusetts/Susan Kelleher
	3.	Hether Adams	1,818	Houston/Laurie Onasch
	4.	Suny Robinson	1,463	Houston/Laurie Onasch
	5.	Jenny Williams	1,180	Washington/Laurie Onasch
III	1.	Jason Beckman	2,484	Kentucky/Tim Farr
	2.	Katherine Kidder	1,875	Pennsylvania/Tim Farr
	3.	Elizabeth Likins	891	Kentucky/Tim Farr
	4.	Robin Denham	885	Kansas/Patti Morgan
	5.	Brian Ryan	734	Philadelphia/Tim Farr
IV	1.	Darrell Dorey	3,061	Maritimes/Jacqueline deVooght
	2.	Jason Ihle	1,771	Nevada/Rachelle Valdez
	3.	Paul Winslow	1,724	St. Louis/Patti Morgan
	4.	Ken Altizer	1,401	West Virginia/Tim Farr
	5.	Lori Vaughn	1,284	Oregon/Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	SGA/Director
I	*1.	Al Wall	22,173	Toronto/Jacqueline de Vooght
	*2.	Mark Gagliardi	21,841	Jatoft-Foti
	3.	Larry Lozano	16,263	Jatoft-Foti
	4.	Gabriela Berloni	15,656	Toronto/Jacqueline de Vooght
	5.	Rona Spano	14,1671	Chicago/Laurie Onasch
II	*1.	Robin Andrade	22,526	Massachusetts/Susan Kelleher
	*2.	Jessica Ingerick	10,796	District of Columbia/Laurie Onasch
	3.	George Farenthold	7,516	Oldham-Bianchi
	4.	Manon Brulotte	7,206	Quebec/Daryl Barnett
	5.	Suny Robinson	6,840	Houston/Laurie Onasch
III	*1.	Katherine Kidder	17,149	Pennsylvania/Tim Farr
	*2.	Leo VanDenBussche	12,090	Manitoba/Jacqueline de Vooght
	3.	Cheryl Cook	12,054	Pennsylvania/Tim Farr
	4.	Michelle Baxter	9,081	Indiana/Tim Farr
	5.	William Verbeten	8,801	Joe Manone
IV	*1.	Ken Altizer	21,250	West Virginia/Tim Farr
	*2.	Darrell Dorey	17,242	Maritimes/Jacqueline de Vooght
	3.	Paul Winslow	15,639	St. Louis/Patti Morgan
	4.	Sue Akers	13,034	Nebraska/Rachelle Valdez
	5.	Robyn Ferraro	11,161	Joe Manone

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

State General Agents

Category IX SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

John Jatoft
CATEGORY I

Don Foti
CATEGORY I

Steve Friedlander
CATEGORY II

Rick Altig
CATEGORY III

Ilija Orlovic
CATEGORY III

Chad Deley
CATEGORY III

Allan Jennings
CATEGORY IV

1st Six Month Agent

	Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
October Production	I	Jatoft-Foti		**70.6**	**$434,089**	**$235,000**	**185%**
		Oldham-Bianchi		75.8	273,588	192,700	142%
		Surace-Smith		71.9	339,844	270,000	126%
	II	Steve Friedlander		**69.9**	**413,126**	**120,000**	**344%**
		Fred Hadayia		68.2	197,113	117,000	168%
		Steve Greer		75.4	133,737	117,000	114%
	III	Alt-Orl-Deley		**74.7**	**126,875**	**108,000**	**117%**
		Imran Satti		69.1	100,619	100,000	101%
	IV	Allan Jennings		**69.7**	**92,429**	**87,000**	**106%**
YTD Production	I	Jatoft-Foti		**70.6**	**$3,450,141**	**$2,350,000**	**147%**
		Surace-Smith		71.9	3,462,266	2,700,000	128%
		Oldham-Bianchi		75.8	2,542,645	2,180,800	117%
	II	Steve Friedlander		**69.9**	**4,147,476**	**1,200,000**	**346%**
		Fred Hadayia		68.2	1,325,891	1,119,000	118%
		Steve Greer		75.4	1,234,446	1,170,000	106%
	III	Alt-Orl-Deley		**74.7**	**1,285,911**	**1,080,000**	**119%**
		Imran Satti		69.1	1,147,821	1,000,000	115%
	V	Sabrina Lloyd		**68.1**	**1,088,390**	**841,000**	**129%**

John Jatoft
CATEGORY I

Don Foti
CATEGORY I

Steve Friedlander
CATEGORY II

Rick Altig
CATEGORY III

Ilija Orlovic
CATEGORY III

Chad Deley
CATEGORY III

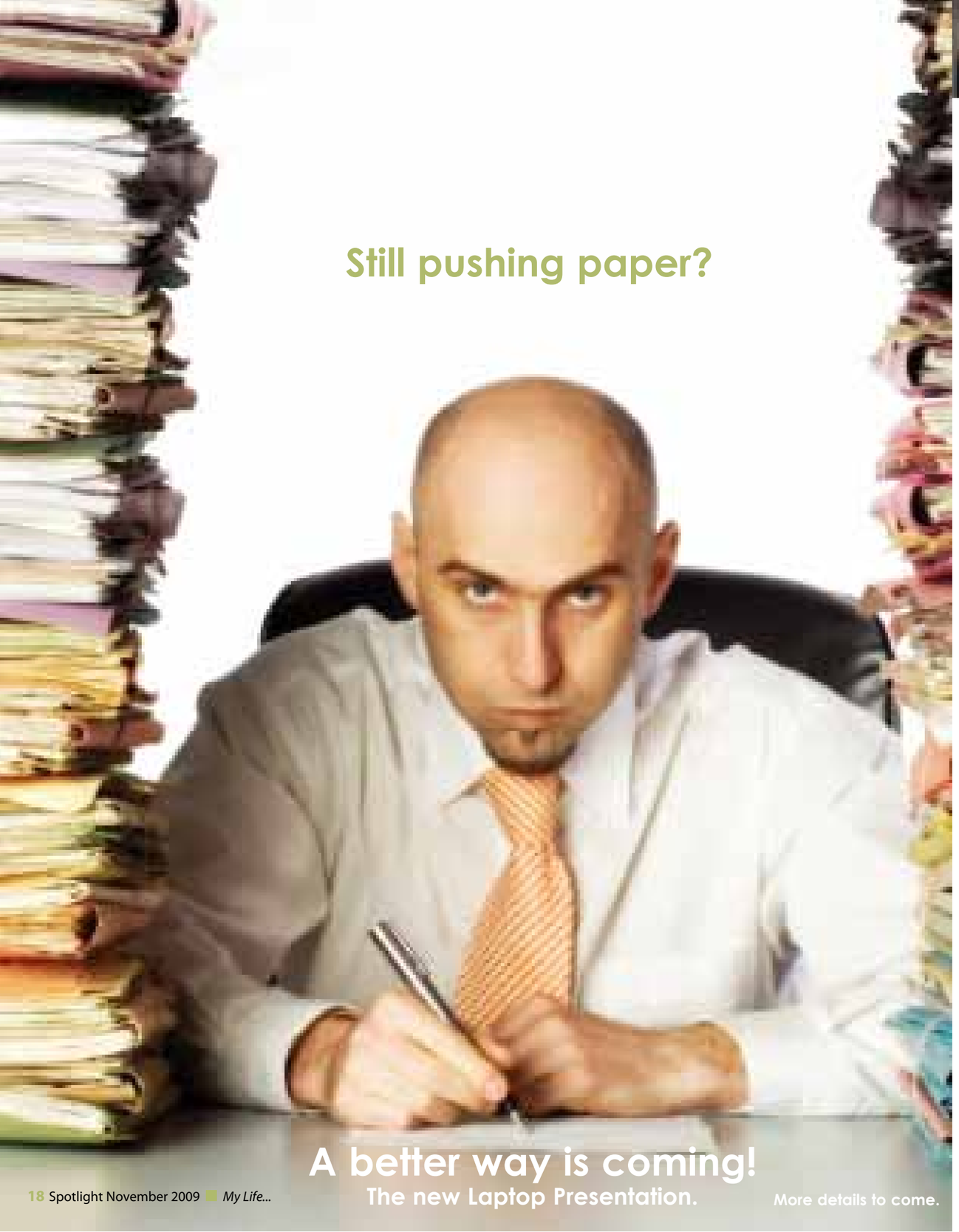
Allan Jennings
CATEGORY IV

Cindy Furer
CATEGORY VI

Bob Whittinghill
CATEGORY VI

Net ALP

	Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
October Production	I	Jatoft-Foti		**70.6**	**$827,402**	**$455,000**	**182%**
		Oldham-Bianchi		75.8	520,635	375,000	139%
		Surace-Smith		71.9	682,731	520,000	131%
		Paul Rumbuc		73.8	355,464	338,000	105%
	II	Steve Friedlander		**69.9**	**679,312**	**238,000**	**285%**
		Fred Hadayia		68.2	319,321	230,000	139%
		Josh Chalom		68.0	255,051	220,000	116%
		Steve Greer		75.4	229,162	225,000	102%
	III	Alt-Orl-Deley		**74.7**	**266,090**	**210,000**	**127%**
	IV	Allan Jennings		**69.7**	**169,267**	**160,000**	**106%**
	VI	Furer-Whittinghill		**72.7**	**135,727**	**134,000**	**101%**
YTD Production	I	Jatoft-Foti		**70.6**	**$6,250,844**	**$4,550,000**	**137%**
		Surace-Smith		71.9	6,845,167	5,200,000	132%
		Oldham-Bianchi		75.8	4,723,365	4,230,000	112%
		Paul Rumbuc		73.8	3,435,651	3,224,000	107%
		Cohen-Cohen		77.3	3,596,037	3,380,000	106%
		Altig-Orlovic		73.8	17,417,014	16,900,000	103%
	II	Steve Friedlander		**69.9**	**5,866,757**	**2,380,000**	**247%**
		Josh Chalom		68.0	2,402,781	2,200,000	109%
		Fred Hadayia		68.2	2,222,338	2,195,000	101%
	III	Alt-Orl-Deley		**74.7**	**2,674,022**	**2,100,000**	**127%**
		Imran Satti		69.1	2,203,199	1,950,000	113%



Scott Smith
Executive Vice President & Chief Marketing Officer

An Attitude of Gratitude

I was raised by parents who often reminded me to be grateful for what I had. We were taught to pray, to give thanks and to show respect. I even recall a time or two in which I was sent to bed with a paper and pencil and told to list all things I was grateful for. I don't really remember what I wrote down, if anything. I'm sure something, because my parents were inspectors of what they requested.

Over time I discovered more about how my mind works and began to see that what we have in our lives is what we think about, and that we tend to achieve and get what we subconsciously expect. I realized that if I were to continue in a life basically filled with good fortune, I needed to feel fortunate.

Enter my discovery of "Attitude of Gratitude."

The wisdom behind this discovery is that our minds are magnets and we will gravitate toward what we think about most, be it positive or negative. For instance, we have all spent time around the "constant complainer" — the person unhappy with life, underpaid, gets the crummy job, sees the glass as half empty, etc. Such a person, through his own depression, will overlook opportunity and continue to propel himself into emotional bankruptcy. The "Constant Complainer" misses out and goes without, yet at the same time creates a life in accordance within his own belief system.

Everything becomes predictable to such complainers. They are satisfied with knowing that their predictions are reliable and in accordance with their expectations — all negative.

Through time, what I have observed is that our world is fairly forgiving, but that if you entirely concentrate on what you don't have, you will end up with less and less of what you want. However, those who lead active and fulfilling lives are people who are constantly rejoicing in what life gives them.

Don't be conditioned to look at what's negative or what could go wrong. If there are ten things going right, and one thing wrong, we tend to focus on what's wrong. It's like painting your living room and pointing out where on the rug you spilled paint! Though it can be difficult, there is a positive side to everything and you can find it!

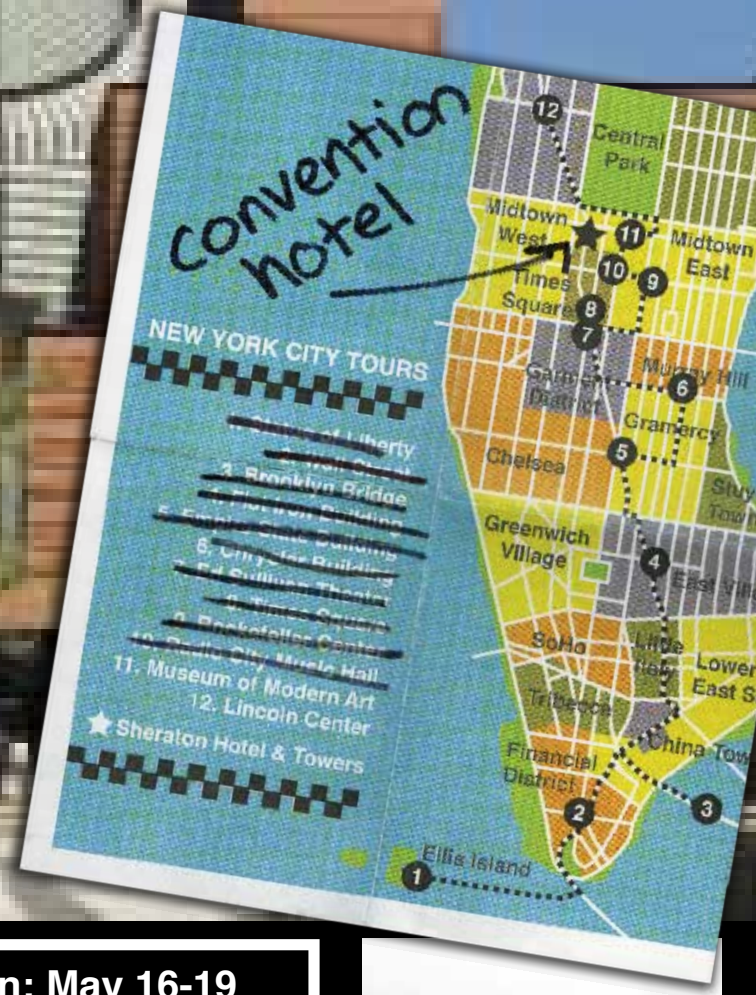
An Attitude of Gratitude places thankful attention on what we have. If we focus on what we have that is abundant and rich, we are actually setting ourselves up for more good things to come our way.

The strongest aspect of an Attitude of Gratitude is prayer. Giving thanks for what we have is what in God's eyes is necessary to live fully through Him.

Let's face it: this Company has done more for all of us than we could have ever thought possible. But isn't it time that we fostered an environment so positive that the newest recruit could catch the feel of a winning and appreciative environment? At American Income Life and National Income Life, nearly everyone should be able to display an Attitude of Gratitude.

And it must start with you!

The Museum of Modern Art, dubbed MoMA, was opened in 1929 by Rockefeller's wife, Abby, and two of her friends. It was America's only museum devoted exclusively to modern art at the time.



NILICO

Sheraton New York HOTEL & TOWERS

2010 Convention: May 16-19

Stay at the Sheraton New York Hotel & Towers
For complete Convention Qualifications, go to:
www.ailife.com/agency/spotlight/maingtl.htm

Leadership Bonus

Total: $757,037.17

Qualifier	Bonus
Ben Halali	$37,453.79
Stephen Hill	30,304.84
Wayne Fader	24,591.13
Ernesto Magat	23,021.79
Stephen Jubrey	18,416.63
Karen Gagarin	10,952.57
Harjeet Rana	9,910.83
Hal Herman	9,216.24
Byron Paz	8,897.58
Kraig Jilge	8,189.29
Michael Vasu	8,042.92
Raymond Risucci	7,987.81
Bradley Ellison	7,312.37
Brett Gryska	7,276.27
Pamela Ladd	7,151.64
Jamison Weatherspoon	7,102.77
John Mcgrath	7,045.14
Kasali Kotun	7,041.75
Patrick Bendure	7,027.90
Sarai Castanon	6,985.47
Samuel Cohen	6,963.36
Matthew Melhorn	6,843.34
Bobby Gujral	6,815.59
Allen Nelson	6,689.52
T J Powers	6,368.16
Michael Boyer	6,216.20
Doreen Ryan-Foti	6,194.34
Garret Kun	6,181.95
Marcus Howard	6,073.44
Colin Lyse	5,981.80
Craig Beck	5,751.43
Lorenzo Lameko	5,746.94
Justin Adams	5,375.12
David Iriye	5,294.90
T J Rowell	5,252.67
Kilisimasi Sega	5,116.54
James Cunningham	4,974.96
David Hausman	4,873.36
Johnathon Bunch	4,818.55
Nicholas Zangardi	4,800.03
Rodney Ward	4,478.59
Tiffany Roland	4,379.81
Eric Cochran	4,361.07
Thomas Vena	4,344.40
Kevin Davis	4,197.04
Steven King	4,173.02
Robert Vincent	4,153.28
David Wang	4,127.65
Brian Schreiter	3,727.59
James Allen	3,627.56
Rudi Camenzind	3,605.69
James Aalders	3,570.38
Lesina Ah Sue	3,495.97

Qualifier	Bonus
Beth Snow	$3,352.86
Jose Harb	3,344.87
Matt Flores	3,312.81
Richard Sprigg	3,312.43
Hyungjun Kae	3,217.79
Michael Sheets	3,207.54
Chad Brown	3,046.86
Wade Humphries	2,975.65
Jason Bratin	2,810.40
Curt Snow	2,719.01
Michael van Delft	2,623.48
Javier Sandoval	2,567.39
Tania Tikitiki	2,517.75
Richard Correa	2,515.54
Phillip Jenkins	2,483.64
David Farraway	2,483.32
Peter Chung	2,480.33
Sara Welch	2,455.97
Zeve Katz	2,396.18
Kenneth Greer	2,383.25
Adam Zlupko	2,367.85
Michael Romeo	2,366.83
Nicholas Lorence	2,360.97
Steve Surace	2,324.96
Seth Raymond	2,289.17
Tim Schroeder	2,269.55
Brett Engelson	2,220.55
Michael Bromberg	2,218.42
Salima Abdin	2,181.23
Otari Bater	2,177.84
John Collins	2,176.04
Desi Dimitrova	2,173.04
Yvonne Zarathustra	2,115.73
John Hughes	2,079.15
Mark Corkrean	2,074.86
William Smith	2,070.50
Sita Pereira	2,062.48
Darron Hacker	2,029.20
Jeremy Harbin	1,986.47
Renee Anderson	1,920.70
Tracy Haden	1,913.78
Brenton Betts	1,913.73
Levar Morgan	1,870.94
Jared Mlinarich	1,843.02
Anthony Theriault	1,811.87
Loralee Vasquez	1,792.31
Amelia Zeiger	1,790.08
John Serrano	1,783.53
Kyle Klipp	1,778.39
I-Perfection Harris	1,772.17
Thomas Reagan	1,766.91
Eric Brown	1,758.49
Harmandus Buckle	1,737.55

Qualifier	Bonus
London Burnett	$1,728.57
Alan Silverman	1,669.80
Alba Wandurraga	1,659.75
Barbara Corigliano	1,659.41
Cassaundra Gordon	1,657.05
Erik Graham	1,642.60
Amanda Beyersdorff	1,632.19
Ryan Richardson	1,570.92
Richard Barbour	1,565.94
Aaron Parks	1,563.20
Tasha Tucker	1,540.51
Paul Samra	1,522.20
Scott Hanna	1,521.67
Sharif Grays	1,514.29
Gregory Williamson	1,508.64
Wes Elder	1,482.28
Ryan Vopat	1,481.65
Nicholas Rice	1,472.42
Mina Afu	1,464.43
Mark Bleier	1,456.06
Brent Arbour	1,455.43
Christopher Stephens	1,449.84
Daniel Smith	1,439.46
Patrick Robitaille	1,438.81
Kellen Cuttance	1,432.61
Timothy Kieran	1,431.91
Damien Cannaday	1,426.81
Carlo Bonifazi	1,406.25
Willon Charles	1,393.51
David Orrico	1,355.10
Lleison Martinez	1,316.39
Marcus Noel	1,296.40
Serah James	1,275.26
Joanne Marks	1,253.22
Francis Cawley	1,250.67
Andrea Nichols	1,239.52
Joshua Champneys	1,226.22
Bradley Weigand	1,220.60
Candace Engelson	1,209.04
Jacob Arias	1,197.85
John Sparby	1,181.93
Daniel Hartwig	1,171.99
Katrina Poloaweir	1,171.28
Kevin Edwards	1,153.50
Karen Mcquoid	1,152.42
Wanda Draughon	1,142.67
Volodymyr Derevyanyy	1,132.53
Jason Mayer	1,126.19
Christopher Jordan	1,120.48
Xavier Baudoin-Dajoux	1,116.06
Eunsook Kang	1,089.64
Haoyu Xu	1,087.17
Ryan Bisanz	1,084.61

Qualifier	Bonus
Wendell Dingle	$1,064.72
Michael Mcjunkins	1,057.51
Cisca Odohofre	1,048.05
Veronica Lara	1,047.51
Jerry Marion	1,045.08
Adam Niman	1,039.42
Marlin Mckinney	1,012.83
Cory Friedman	1,009.24
Clifford Mekelburg	997.15
Darren Wolf	989.95
Juan Cardona	981.15
Maria Esposito	975.81
Caleb Douce	974.82
Matthew Lukesh	957.14
David Guzman	954.89
Brenda Hadayia	952.83
Dominique Bertoncini	952.14
Simon Rolland	945.79
James Reilly	932.37
Nicholas Engrav	930.80
Kathryn Chaisson	925.07
Craig Strompf	924.21
Brian Walker	909.34
James May	902.37
Larry Pereiro	897.78
Samantha Chui	885.40
Gevorg Yanukyan	884.90
Seth Holmberg	881.02
Roger Weisman	880.55
Jarred Sykes	874.53
Robert Biser	858.78
Michael Schneider	853.65
Patricia Lee	844.01
William Caraway	843.02
Ryan Kendl	841.30
Joseph Uppleger	839.15
Charles Allen	837.18
Denice Copp	836.19
Albert Lau	815.08
Jay Meyer	811.22
Brandon Teter	810.59
Beverly Diaz de Leon	810.31
Mitch Duplantis	802.61
Moswen Taylor	784.49
Todd Sahm	779.57
Theresa Setefano	777.36
John Charlton	770.76
David Ackerman	768.02
David Gombkoto	762.66
Horace Johnson	758.91
Christopher Fernan	752.00
Christopher Freter	751.38
Christopher Keller	749.39

*All qualifiers listed achieved at least $200 in bonus totals

Leadership Bonus

Qualifier	Bonus
Darren Miller	$739.68
Richard Blake	733.18
Eli Pierce	732.33
Arthur Greene	729.56
Kimberly Riley	729.17
Catherine Minor	719.47
Danielle Jankowski	706.00
Randolph Souliers	703.16
Ricky Rice	687.44
Shawn Nowak	680.66
Harold Durana	677.78
Dewey Lewis	676.11
Dawn Mcelwain	665.08
Jason Ryan	663.93
Natalie Wagner	661.62
Noel Ables	659.58
Henry Ingraham	656.87
Anderson Sooknanan	650.29
Eric Labossiere	648.13
Jake Yagjian	644.55
Victor Vicario	643.13
Ilona Patterson	643.06
Elizabeth Montgomery	636.36
William Pearce	635.72
Summer Miller	620.38
Jerome Hill	618.74
Amuia Teo	615.16
Casey Kunash	613.75
Greg Stewart	610.43
Maxine Moody	609.73
Christina Smith	608.11
Elias Hazen	599.91
Violette Ozeran	594.87
Charles Steele	592.71
Rajeev Arora	589.92
Pablo Garcia	586.53
Cara Defiore	583.03
Luciana Mosca	580.89
Regan Munro	580.14
Alex Hernandez	578.40
Corey Neff	564.19
Thomas Carver	559.08
Teresa Guthrie	553.67
Ashlynn Orng	546.99
Thomas Craig	546.16
Russell Meredith	542.44
Richard Chaffee	534.19
Ryan Mcintosh	520.92
Andrew Bernstein	513.39
Zachary Hart	512.47
Daniel Phares	510.72
Ashley Sevier	506.24
LeTasha Truesdale-Pough	504.52
Alan Weissen	502.97
Yehonatan Gross	498.80
Jerid Ferranti	492.97
Joseph Rickard	491.60
Don Tong	489.71
Arnold Pacleb	486.05

Qualifier	Bonus
Natalie Linker	$482.56
Benjamin Greer	477.39
Jessica Wilhite	474.45
Lori Ivey	471.68
Christopher LaFond	470.66
Ronald Starr	468.42
Dustin Dunlap	467.71
Christopher Mcfoy	464.63
David Thomas	460.92
Carl Rudd	460.08
Derek Wiens	458.85
Philip Abramovitz	454.66
Stephen Moore	451.44
Atta Saleh	451.17
Daven Hermosura	448.40
Dawn Holland	446.67
Jeff Avedesian	445.59
Jerry O'Reilly	432.36
David Mellies	431.37
Lori Dacyk	428.95
Laura Maurillo	428.83
Nicole Johnson	421.96
Christopher Nash	418.63
John Viar	411.90
Michael Mcintosh	409.57
Ryann Vassallo	407.93
Jonathon Bailey	407.61
Troy Plummer	403.49
Phillip Tyo	401.00
Holly Cook	396.87
Renee Jeffries	380.56
Robert Kempner	380.20
Nichole Turner	377.74
Brian Frierson	376.35
Aaron Gebke	373.10
Jerry Sullins	372.26
Dorian Oldham	370.62
Mario Depinto	366.36
Demetrius Franklin	364.30
Matthew Decola	358.09
Kyriacos Davis	357.06
Sammar Miqbel	350.93
Christine Hartman	342.45
Gordon Mooc	340.31
Humberto Quintero	335.90
Ala Awad	333.87
Benjamin Foti	332.94
Taylor Moore	332.23
Gregory Parker	331.77
Jason Oliver	330.79
Kevin Burton	328.44
Robert Black	326.83
Tim Smith	314.28
Christa Barfield	307.46
Anne Powihongi	304.23
Emmanuel Villasenor	303.37
Maria Lealaiauloto	302.55
Rodney Chaney	300.90
Jason Marlow	297.26

Qualifier	Bonus
Jennifer Sells	$297.25
Timothy Watson	296.41
Roger Fung	295.82
Norbert Medina	288.25
Timothy Vizeau	287.16
Mark Harhager	286.83
James Cummings	285.93
Daniel Umbertone	285.50
Matthew Diulus	284.64
Nicole Johns	284.53
Courtney Rogers	279.97
Marino Baca	278.54
Pauline Ruff	277.12
Cheryl Foti	276.98
Niurka de Armas-Duran	268.39
Christopher Hendrix	265.87
Samantha Kolb	265.46
Charles Mickens	263.80
Nicholas Wolle	262.56
Michael Weeder	259.36
Joshua Lenix	259.13
Jason Brick	255.86
Huihann Wee	252.54
Cody Bertke	250.39
Chris Lafond	247.10
Ronald Trombetta	246.69
Nicholas Patterson	244.87
Francisco Perez	241.33
Grover Bond	240.53
Dale Meyer	235.10
Louis Roman	233.94
Joseph Flynn	229.38
Lafi Papalii	225.36
Amanda Niss	216.25
Alvin Hagens	214.42
Ariel Sanchez	212.78
Curtis Moreland	211.80
Stephanie Burress	209.29
Carrie Mayle	208.59
Mark Gorman	208.08
Adrian Moye	205.30
Ronald Rivera	204.63
Daniel Armstrong	201.44

*All qualifiers listed achieved at least $200 in bonus totals

Total: $1,186,724.32

Qualifier	Bonus
Marion Magat	$6,998.15
Maria Rocha	5,822.67
Ross Ewen	4,530.14
Robert J Dunn	4,148.31
Alejandro Acosta	3,992.61
Elvis Obanor	3,909.69
Omar Hashimi	3,885.52
Ben Halali	3,838.46
Alex Gonzales	3,735.93
Amir Sedaghat	3,562.05
Matthew Parks	3,485.97
Max Quasem	3,331.61
Raymond Angeles	3,308.27
Graeme Bollinger	3,119.98
Terrence Asuncion	3,031.49
Pafuti Toleafoa	2,867.78
Kevin Edwards	2,818.62
Kelly Schneider	2,747.71
Howard Price	2,708.55
Harold Durana	2,665.83
Lesina Ah Sue	2,658.23
Samvel Tigranyan	2,652.11
Zachary Hart	2,611.42
Brock Lampee	2,588.93
Alan Rosen	2,570.22
Jacqueline McHugh	2,558.26
David Ramirez	2,550.20
Elias Hazen	2,541.54
Steven Stensrud	2,541.31
Robert Ulreich	2,510.26
Mele Bigg	2,504.07
German Viviano	2,494.84
Timothy Clark	2,488.43
Christian Napiza	2,469.32
Jesse Wise	2,459.65
Yevgeniy Kashkin	2,454.76
Joshua Goldstein	2,445.06
Timothy Nolan	2,439.43
Evelyn Nkwenti	2,421.49
Adam Kahn	2,347.42
Kayla Chavez	2,346.69
Anthony Fuller	2,339.05
Orett Nelson	2,323.64
Erickson Bencosme	2,310.32
Amy Shui	2,301.35
Ala Awad	2,268.89
Michael Rivera	2,262.34
Jorell Washington	2,258.94
Amanda Beyersdorff	2,219.21
Norbert Medina	2,200.48
Robert Kempner	2,170.68
Ryan Leong	2,162.66
Taumaoe Maligi	2,162.58
Edward Harris	2,122.12
Kevin Ishikane	2,116.15
Rachel Arenas	2,108.99
Alanna Swenson	2,083.47
Mark Akler	2,077.32
Steve Marker	2,065.69
Muhammad Chaudhry	2,058.18
Kelvin Chu	2,037.06
Kenneth Exum	2,031.29
Mark Harhager	2,019.58
Karen Sessing	$2,017.40
Catherine Murphy	2,002.19
William Lee	1,998.94
Ericha Crawford	1,992.23
Herivelto Pereira	1,977.69
Deborah Agrifoglio	1,976.68
Billy Glass	1,956.62
Keith Broadnax	1,946.94
Ying Vang	1,944.38
Maijargal Sukhbaatar	1,932.72
Angelika Vassilieva	1,930.78
Mario Andres Chavez	1,924.39
Akbar Hosseini	1,909.09
Brian Mitchell	1,897.24
Beth Snow	1,891.82
Craig Strompf	1,888.58
Edgar Cerna	1,884.31
Samson Adelufosi	1,879.54
Jean Badio	1,866.06
Hollie Christian	1,864.54
Norman Lew	1,862.08
Jaime Rozotto	1,858.33
Sammar Miqbel	1,845.46
Erez Shabtay	1,845.17
Salima Abdin	1,839.30
Shahnaz Toloui	1,822.79
Mario Chavez	1,803.42
Bryant Hendley	1,802.07
Nicole Johnson	1,800.40
Adian Prince	1,795.87
Robert Simmen	1,794.52
Steven Rotherforth	1,788.68
John Reynolds	1,780.19
Christopher McFoy	1,779.46
Michael Lucarelli	1,773.64
Ashley Atkinson	1,752.34
Brian Willis	1,747.27
Christopher Anene	1,737.20
Rita Charles	1,737.03
Thomas Davis	1,730.16
Peter Kaplanis	1,729.02
Scott Remmey	1,727.89
Michael Schneider	1,726.12
Wayne Blumling	1,721.42
Alexander McKenney	1,711.08
Pamela Simmons	1,710.56
Stephanie Novel	1,709.98
Mario Martin	1,694.78
Melissa Friedman	1,694.43
Kyle Wrobel	1,673.59
Rocio Price	1,671.35
Joshua Bagi	1,657.23
Christopher Freter	1,652.45
Jose Harb	1,636.82
Amanda Thibado	1,628.20
Jermaine Scott	1,626.52
Michael Scudder	1,625.75
Viet Chung	1,623.09
Heather Hewitt	1,620.21
Ryan Puvogel	1,615.96
Bernardo Lopez	1,610.87
Nicole Magill	1,600.84
Randolph Souliers	1,594.23
Steven Schnitzer	$1,590.68
Michael Yip	1,583.13
Siliva Fanolua	1,582.51
Richard Nypower	1,572.51
Aric Lopez	1,566.61
Brian Ellison	1,565.81
Michael Sawyer	1,563.36
Christopher Fernan	1,563.19
George Garrison	1,553.22
Lydia Lozano	1,549.90
Lisa Wood	1,548.57
Zalika Sterling	1,546.91
Kevin Haines	1,545.58
Jerry Sullins	1,545.29
Richard Carter	1,544.02
Tosha Tremblay	1,538.98
Peter Stay	1,536.86
Kelly Yingling	1,530.88
Natalie Soboleva	1,529.99
Joseph Uppleger	1,519.25
Nicholas Wilt	1,507.02
Dustin Dunlap	1,506.24
Sharif Grays	1,505.62
Preston Osborn	1,503.93
Joshua Jackson	1,502.91
Chad Panzer	1,499.32
Darrell Sarmiento	1,491.61
Joseph Peplinski	1,489.86
Karolina Brandys	1,488.72
Lafi Papalii	1,482.10
Autrina Shepherd	1,477.03
Melissa Gilroy	1,476.63
Jonathan Emura	1,475.58
Gabriel Feldmann	1,472.96
Lily Tchen	1,462.72
Derrick Mason	1,458.72
Melissa Hyland	1,456.74
James Murphy	1,451.90
Kuresa Nanai	1,447.54
Randy Ocampo	1,442.93
Stephanie Loch	1,438.71
David Fung	1,437.84
Tien Nguyen	1,437.14
Amelia Zeiger	1,430.09
Lisa Richardson	1,429.31
Eugenio Pavon	1,428.57
Michael Rawlinson	1,427.77
Jennifer Holliday	1,427.65
DeMario Cooper	1,426.97
Donald Wold	1,423.91
Zbigniew Stankiewicz	1,421.49
Zach Luhr	1,419.68
Kenji Leonard	1,419.08
Malorie Bartlett	1,417.38
Marisa Rodney	1,413.11
Antron Adkison	1,410.05
Jeff Lamar	1,409.99
Anthony Leggett	1,407.14
Anne Powihongi	1,406.77
Scott Florin	1,403.77
Rob Speers	1,402.83
Diane Carrion	1,397.42
Mark Gorman	1,396.32
Gina Flores	$1,392.51
Benjamin Eggen	1,386.34
Cynthia Wilwayco	1,383.08
Tatjana Tikhonov	1,383.00
James Miller	1,379.54
Katie Massart	1,378.74
Justin Sally	1,377.88
John Keiderling	1,376.01
Samantha Chui	1,374.93
Lima Drysdale	1,367.61
Carmela Adryann Valerio	1,366.77
Brian Welsh	1,358.22
Isabel Ribeiro	1,355.79
Omarh Torio	1,355.55
Rishi Shukla	1,352.88
John Madak	1,351.18
Matthew Hartman	1,345.02
David Mellies	1,336.96
Gerald Bledsoe	1,326.09
Tiffany Rovinski	1,323.97
Bo Stawicki	1,322.93
Rachel Bryson	1,317.69
Filipo Patau	1,314.47
Raymond Steele	1,313.07
Aaron Sarson	1,310.40
Nicholas Collins	1,308.36
Roxanna Bernal	1,307.75
Niurka de Armas-Duran	1,302.71
Cheryl Clancy	1,301.66
Josh Juggassar	1,299.89
Akmaya Kakajanova	1,291.86
Shelly Cullen	1,291.79
Henry Ingraham	1,290.01
Timothy Cruise	1,287.92
Susan Bergh	1,287.00
Amber Colp	1,286.10
Debra Williams	1,284.77
Kirk Goddard	1,284.14
Joan Giron	1,283.85
Mickenzie Linse	1,282.43
George Sturge	1,282.20
Andre Bishop	1,279.54
Alia Aslam	1,278.17
Christopher Reinarts	1,273.41
Daniel Pinschmidt	1,272.96
James Reilly	1,271.49
Rita Haidinger	1,270.87
Layla Strange	1,267.26
Svetlana Belkina	1,266.37
Jewmekia Morton	1,264.70
Samir Mistry	1,262.16
Thomas Hoff	1,260.17
Danny Smith	1,256.40
Adam Zlupko	1,255.85
Lorraine Chaney	1,254.15
Traci Peterson	1,252.86
John Twymon	1,252.02
Sally Wilson	1,251.50
Sean O'Reilly	1,246.21
Sharon McKee	1,245.12
David Guzman	1,244.19
Patrick Robitaille	1,240.16
Joshua Friel	1,239.15

*All qualifiers listed achieved at least $200 in bonus totals

World's Greatest Bonus

Qualifier	Bonus
Michael Camara	$1,238.06
Michael Graham	1,237.30
Gregory Henderson	1,236.18
Troy Plummer	1,234.75
Germaine Johnson	1,231.97
Philip Abramovitz	1,227.71
Javier Esquivel	1,226.78
David Moir	1,223.69
David Urtado-Hernandez	1,222.16
Mahmoud Sharaf	1,220.85
Matthew Ficarra	1,219.63
Walter Osmond	1,219.57
Ancil Bishop	1,216.59
Andres Sylva	1,214.97
Deanthony Hartman	1,214.07
Rufus Cathey	1,210.06
Otari Bater	1,207.84
Lynn Pell	1,206.41
Bradley Nowak	1,204.33
Kimberly Craig	1,201.01
Haoyu Xu	1,200.24
Hank Gordon	1,197.54
Shaun Rice	1,195.77
James Raymond	1,193.06
David Ubnoske	1,190.96
Barbara Stillwell	1,190.74
Gregory Hayman	1,190.41
Maria Lealaiauloto	1,185.75
Ed Olfert	1,184.92
Faisal Kasuri	1,181.26
Shari Roszmann	1,179.71
Dason Phaul	1,179.45
Peter Davidson	1,176.82
Rosezita Niwha	1,173.02
James Welsh	1,173.01
Odilia Goulart	1,172.04
Karl Becker	1,169.47
Andrew Haskins	1,167.88
Wendy McBride	1,163.58
Christina Reil	1,162.66
Alex Hernandez	1,161.84
Felicity O'Halloran	1,161.57
Shawn Reid	1,159.03
Matthew Turnquist	1,157.32
Bryan Kidd	1,157.05
Jacquay Davis	1,156.57
Samy Jacques	1,151.29
Bartholomew Mazzariello	1,149.81
Jon Gillmore	1,148.47
Dichita Warren	1,148.02
Elizabeth Lo	1,147.29
Naera Pomare	1,144.21
Jasmine Colon	1,143.37
Victor Rodos	1,142.32
Allan Munro	1,141.33
Michael Platt	1,140.93
Susan Penner	1,138.39
Steven Sparkes	1,138.14
Timothy Kieran	1,135.79
Peter Hudousek	1,133.37
Jonathon Bailey	1,132.67
Seth Raymond	1,130.68
Daniel Taurisani	1,130.36
Bernard Oliphant	1,120.32
Gordon Biggums	1,114.97
Stephen Plackis	1,111.73
John Passi	1,111.31
Amy Kelley	1,109.89
Lora Worster	1,109.72
Dawn Selden	1,105.51
Stephen Oleszkowicz	1,105.37
Lopa Sefo	$1,105.09
Loretta Ekeroma	1,103.51
Karen McQuoid	1,092.55
Joseph Venuti	1,089.82
Antonio Woods	1,088.33
Jessidiah Beman	1,088.17
Lonnie Williams	1,081.91
Grover Bond	1,080.18
Peter Athas	1,079.69
Scott Hanna	1,075.04
Wilma Bradford	1,073.37
Jeffrey Ostlund	1,067.63
Shirley Young	1,067.16
Samantha Serrano	1,065.92
Katalin Barrett	1,063.87
Linda Jackson	1,061.73
Sandra Linse	1,060.90
Michael Oliva	1,059.30
Vicki Tumia	1,058.35
Nancy Manivong	1,058.25
William Zulauf	1,055.09
Sujata Kapadia	1,054.20
Dana Johnson	1,048.57
Fredric Nobari	1,048.46
Scott Patterson	1,040.27
Traci Omlor	1,038.02
Roger Neal	1,037.00
Francis Ifopo	1,032.49
Michael Weeder	1,031.57
Matthew Diulus	1,026.61
Arthur Harris	1,025.74
Kathryn Geiss	1,024.55
Michael Adams	1,024.04
Timothy Dawe	1,018.78
Bryce Pollock	1,017.89
Benjamin Mancillas	1,017.70
Michal Majewski	1,015.63
Gerald Mickie	1,013.28
Azikiwe Johnson	1,010.61
Joshua Lenix	1,009.41
Fred Regna	1,008.23
John Viar	1,007.76
Ryan Ward	1,002.96
Theresa Bellajaro	1,002.40
Shane Burns	1,001.72
Bobby Gujral	1,001.42
Candice Kemp	1,000.97
Jamie Strahl	1,000.78
Alfred Taren	992.97
I-Perfection Harris	984.73
Mitchel Gale	983.70
Brandi Hershey	981.80
Brian Walker	975.72
Tyler Stansell	971.03
Casey Cline	970.66
Marko Jankovic	969.05
John Young	963.22
Linda Byas	961.90
Phillip Kogel	959.91
Marvin Chalwe	957.92
Ramin Maghsoud	957.82
Anthony Theriault	957.69
Steve Nwagbo	956.06
Tania Tikitiki	956.05
Nicole Johns	953.22
Allison Hughes	949.37
Benny McCarty	944.83
Candice Rezzo	943.90
Christopher Chovanec	943.76
George Fallowfield	943.34
Victor Vicario	942.09
Amosa Faamanu	$941.39
Karla Fabiani	941.28
Afuiva Vaai	939.93
Jeffrey Rosner	939.29
Kaixun Yang	937.93
Stephen Buckshot	937.14
Sanele Ahlam	936.47
Twanna Tucker	931.56
Samuel Peacock	930.18
Kuinita Bilo	929.89
Robyn Stewart	927.50
Hilderguard Toleafoa	926.31
Corey Brooks	925.84
Brandi Higgins	922.90
Melissa Schroeder	921.16
Adam Avalos	920.95
Daniel Sherman	918.89
Kimberly Riley	918.86
Steven Haberman	917.28
Gregory Easley	916.24
Lady Fowler	914.86
Glenn Fuller	914.11
Elizabeth Montgomery	912.92
Tibor Simon	903.80
David Higa	902.22
Justin Germany	901.81
Daniel Gereaux	898.49
Roger Weisman	896.71
Maria Paukofe	896.50
Dana Hart	896.34
Catherine Brown	895.43
Lynn Parker	894.23
Troy Skipper	892.01
Ashtian Holmes	890.97
Kenya Manstra	890.59
Joey Sales	890.35
Heidi Regel	888.62
Dewey Lewis	888.13
Tracy Palm	887.74
Earnest Loveless	887.07
Allen Beerman	886.18
Dawn Holland	885.94
Brandon Brown	885.35
Brent Cunliffe	884.55
Silia Kuka	883.81
Melissa Losk	883.31
Anthony Mutter	881.35
Jerry Marion	880.63
Dennis Keplinger	879.87
Megan Yanolatos	879.61
Kaylin Searles	877.69
William Liles	876.46
Jessica Santamarina	876.20
Lamine Diakhate	874.10
Rocio Rosas	874.05
Casey Kunash	873.52
Dominique Bertoncini	872.69
Nanette Clay	872.41
Derrick Sehein	871.73
Reynaldo Singson	865.41
Jermaine Monroe	864.61
Evelyn VanHouten	862.80
Lucky Faaitiiti	860.34
Hensley Julius	857.99
Matthew Court	856.79
Douglas Zigby	854.55
Amylee Johnston	854.02
Faiga Ene	852.80
Thomas Tulowiecki	852.47
Jose Chavera	848.74
Patrick McGrogan	848.02
Christopher Newman	$845.08
Robert Balayo	844.83
Sina Polu	844.36
Jennifer Wehrle	843.52
Keyra Montoute	842.28
Victoria Drummond	841.99
David Steinhoff	841.78
Cassandra Cyrius	839.99
Meliame Moeakiola	839.00
Amanda Stoebe	838.55
Debra Hepp	837.12
James Moland	836.45
Ralston Hollingsworth	835.88
Maureen Feeney	834.26
Robert Gray	831.53
Ryan McIntosh	830.30
Thomas VanOsdol	828.67
Theresa Setefano	825.38
Brian Frierson	825.06
Ryan Daly	823.42
Curt Bauke	823.29
Dustin Surace	822.51
Justin Leskow	822.08
Benton Tong	819.40
Rodney Chaney	819.17
Brock Bode	817.47
Dara Chhuy	817.42
Roy Skinner	816.97
Louise Kastrup	816.39
Crystal Reeves	815.77
Cecil Washington	815.20
Brian Weinewuth	811.73
Eric Brown	810.02
Ryan Neilson	809.85
Michael Williams	809.13
Dulce Jimenez	805.52
Stephanie Kies	805.39
Summer Miller	805.23
Bradley Gray	803.34
Michael Fulkerson	802.20
Aaron Haskins	802.10
Anthony Haake	802.06
Tiffany Cummings	800.64
Nikki Crosby	799.09
Ashkan Faramarzi	796.99
Zac Dajos	795.96
Gregory Parker	795.84
Andrew Glasser	795.83
Teresa Jimenez	795.47
Richard Handlir	794.71
Angela Knox	792.82
LaDawn Meador	791.47
Leah Thibaut	791.19
Daniel Armstrong	790.10
Adam Elliott	790.09
Jun Ma	788.39
Hector Gutierrez	788.37
Kevin Appasamy	787.29
Christopher Wren	785.73
Gerald Smyer	785.22
Chena Blair	783.98
Lester Evans	782.96
Benjamin Van Fossen	779.07
Laureena Giorgi	778.70
Clinton Jones	775.80
Pamela Furuya	774.86
Teri Vandegrift	774.54
Jose Lomeli	769.99
Vanessa Jackson	768.64
Gwendolyn Davis-Yancey	767.37
Daniel Hartwig	764.65

*All qualifiers listed achieved at least $200 in bonus totals

World's Greatest Bonus

Qualifier	Bonus
Scott Smith	$764.14
Matthew Wilford	762.46
Jonathan McKay	762.41
Michael Butts	762.19
Runhong Man	762.14
Gabriel Manzo	758.81
Joseph Schneider	757.94
Patrick Ward	757.52
Limalau Luafalealo	756.82
Sherri Stoklasa	754.84
John Farley	753.39
Ronald Montalvo	752.61
Ruben Soberanes	752.26
Taneshia Solomon	752.15
Daniel Potilechio	750.60
John Gore	749.47
Jose Hernandez-Camargo	749.02
Ricky Epley	748.66
Justin Smith	747.29
Teresa Guthrie	746.89
Ryan Liddiard	746.89
Jayne Herrick	746.82
Alba Wandurraga	746.01
Lee van Delft	743.52
Joshua Stankovich	742.45
Amy Snow	740.68
Ralph McDonald	740.19
Demetria Holmes	739.42
Joshua Olin	739.20
Ronald Trombetta	737.72
Byron Stuckless	737.03
Cortland Golightly	734.66
Krista Thieme	734.00
Christen Coppola	733.85
Mike Hudnall	728.68
Nadine Reyes	727.70
Saumamaorosa Savea	727.11
Janice Dixon	723.08
Jonathan Woelfle	720.98
Scott Pearce	719.62
Michael Silverstein	718.65
Vatapuia Vavau	717.95
Jen Sage	717.79
Michael Easley	716.79
Jorge Molina	716.26
Bridget Smith	715.37
German Contreras	715.01
Christy Pham	713.82
Stephanie Paskett	713.78
James Roach	712.26
Ramon Suarez	711.52
Jillian Manning	711.39
Jonathan Leighton	711.24
Eric Knight	710.02
David Boltz	707.70
Robin Williams	706.47
Rosemary Sferrazza	706.41
Maria Fernandez	704.40
Robert Byrnes	703.69
Cynthia Blowe-Miller	702.44
Agatha Safford	702.22
Tammy Zagata	701.30
Talalelei Leiataua	700.71
Telesia Gaga	699.72
Preston Turner	697.66
Lytoni Brown	697.36
Natalie Linker	697.05
Brook Meeks	696.86
Marsela Kresic	695.93
Feroz Rahman	692.53
John deVries	692.11
Rebecca Birdwell	$689.04
Kevin Chamberland	686.01
Mark Neilson	685.32
Vaimoana Sitanilei	684.40
Matt Moore	683.72
Eric Leograndis	683.65
Francis Cawley	683.34
Sean Hanson	682.48
Isaako Taamolilupe	682.46
Ronald Clary	681.79
Daniel Kim	680.36
Rodney Barlow	680.10
Brian Blair	679.93
Soraida Fonseca-Gonzalez	679.54
Lota Luatua	679.43
Vaaufiao Robertson	678.33
John Johnson	676.88
Francis Connolly	675.91
Jerome Hill	675.87
Patt Johnson	675.65
Fredrick Hamilton	675.46
Gabriel Hough	675.05
Phillip Montano	674.40
Matthew Dunbar	673.57
Rodney Smith	672.09
Juan Reyes	671.71
Oscar Hance	670.45
Nathan Leininger	667.46
Ronald Starr	667.41
Helen Taylor	665.89
Casey Palmer	665.02
Joel Neirynck-Coon	664.49
Patrick Basque	663.66
Richard Cleveland	661.95
Nathan Osborn	661.88
Robert Jarosz	661.82
Joel Camacho	658.63
Larry Finch	657.74
Juan Sanchez	657.38
Viliami Pole	656.48
Gregory McMeckan	655.97
Stephen Moore	654.40
Eric Williams	654.34
Atapana Faimalo	651.42
Ruth Hudson	650.49
Kerrie McKeen	648.74
Michael Fullerton	647.23
Matthew Cartwright	647.06
Sheila Ford	646.53
Sautia Maluofenua	644.22
Eddie Ruiz	644.05
Horace Johnson	643.31
Jake Conley	642.92
Rolando Jacobs	642.64
Jacqueline Kabluyen-Mitchell	640.99
Benjamin Ainscough	638.40
Tomeka Butler	638.36
Dominic Palumbo	633.34
Lina Lolo	633.31
Russell Miller	632.63
Garrett Jones	632.34
Ruby Parks	631.16
James Mauldin	631.01
Doyce Mathis	629.66
Charles Steele	627.09
Ricky Rice	626.37
Candice Smith	626.17
Andrea Barenholtz	626.10
Michael Bromberg	625.53
Hisham Masri	624.42
Lynda Williams	623.32
Christopher Custer	$622.14
Gabriel Jackson	621.60
Manuel Ferreira	619.25
Mohamadi Sakande	615.97
Myron Bea	614.20
Chad Turner	614.18
Lindsay Lyon	613.01
Michael Sager	610.15
David Peebles	608.34
Arnold Iacoviello	607.65
Sherry Rubio	607.49
Glyn Hurst	607.31
Nichole Poirier	606.69
Christopher Wilkins	606.29
Michael Harris	606.00
Rachel Lanham	604.03
Stephanie Grzechowiak	603.20
Nicholas Thompson	602.38
Robert Barnes	601.35
Matthew Goins	601.29
Ricardo Vera	599.09
Elena Masei	597.52
Tammy Cruz	597.42
Paul Lawson	596.73
Joseph Lansing	596.19
Alesia Creason	594.25
Xzavier Gaines	594.21
Erin Moyer	590.48
Michael Peters	590.27
Michael Quandt	589.35
Catherine Wilkie	586.99
Eric Johnson	586.60
David Garbarskiy	582.30
Doris Aguilar	581.11
Cheryl Molenda	578.53
Antonio Salgado	577.42
Eugene Garcia	575.71
Jeffrey Ingram	575.42
Robert LaBrec	573.19
Ericson Caneso	573.11
Russell Whatman	572.72
William Myatt	571.66
Laura Abrams	570.75
Travis Vandeberghe	570.07
Malcolm Redd	569.28
Michael McJunkins	569.11
Jose Blanco	568.77
Amit Dogra	567.34
Edward Robertson	566.67
Giuliano Kovacs	565.14
Brittany Smart	564.95
Alejandro Chardiet	564.63
April Rhodes-Colts	563.73
William Munson	563.12
Jason Oliver	562.21
Andrea Nichols	562.03
Jonathan Sypniewski	561.25
Randy Lee	559.61
Pauline Ogden	557.93
James Brenneis	556.57
Rachel Wood	554.69
James Schneider	553.30
Gagandeep Klair	553.16
Don Tong	552.97
Jeffrey Bailey	551.63
Brian Dingle	551.63
Gerald Thomas	547.04
Adam Lorts	546.48
Charles Coffee	545.33
Joshua Dowse	545.32
Hsiaohsuan Li	545.25
Elizabeth Pratt	$543.56
David Beard	543.09
Adam Herman	542.85
Michael Bueti	542.52
Aaron Parks	541.62
Rebecca Allbaugh	540.99
Shelby Pamplin	536.38
Curtis Moreland	535.93
Jason Stein	535.89
Desi Dimitrova	534.63
Ryan Schreiber	534.41
Svetlana Astasheva	534.13
Lance Farr	534.07
Patricia Vega	532.79
James Cummings	532.00
Joshua Swogger	531.86
Scott Kim	531.01
Marina Balayan	530.93
Timothy Peters	530.51
Consuelo Dominguez	529.80
Brandon Schwed	527.19
Arthur Claybon	526.62
Jenny Sample	525.36
Thomas Bryant	525.01
Herlene-Grace de O'Campo	523.45
Teresa Butolph	519.90
Lemlem Zerayesus	519.60
Herschel-Colin Campbell	519.38
Jason Beyer	518.82
Bonnie Williams	518.02
Ronald Lawrence	515.71
Traci Almeida	515.40
Stephen Landry	514.78
Joseph Rickard	514.60
Ronnie Williams	513.87
Jeffory Churchfield	513.22
Angie Uribe	512.19
Nicholas Holmberg	511.34
Julie Aprahamian	509.83
Tammy Kopitke	509.24
Robert Hearns	508.24
Devin Mohamed	508.02
Steven Stoehr	507.18
Toma Lemalu	506.68
Njeri Njoora	505.99
Jittra Sooksri	503.77
Josh Wheeler	503.58
Seifullah Muhammad	502.78
Nancy Myers	502.21
Wayne Pearson	501.59
Douglas Sykora	499.86
Benjamin Foti	499.83
Christopher Keller	498.30
Kevin Rendon	497.09
Phillip Gomez	495.77
Landre Clark	495.76
Kenneth McDonald	493.25
Philip Boubel	492.78
Quisha Castro-Lopez	492.42
Michael McIntosh	492.30
Brenda Howell	491.84
Elizabeth McSweeney	490.92
Kevin Word	490.86
Aukuso Falepounia	490.22
Daniel L Smith	489.80
Gabriela Moreno	488.67
Emil Nielsen	488.28
Kenneth Greer	487.96
Tiffiny Shim	487.94
Kevin Murray	487.31
Evan Wicklund	487.20

*All qualifiers listed achieved at least $200 in bonus totals

World's Greatest Bonus

Qualifier	Bonus
Shannon McFarlane	$483.30
Shirley Post	483.17
Jerckarra Page	482.25
Robert Reagan	482.21
Cisca Odohofre	481.82
Hasan Guyon	481.47
Troy Hill	480.93
Jennifer Sells	479.12
David Saez	478.65
Bradley Weigand	478.61
Tabita Neukirch	478.39
Jeremiah Morales	477.83
Nicholas DiPaola	477.27
Michelle Patrick	477.17
Lauren Hamrick	476.73
Kim Krick	476.54
German Pena	475.01
Sita Pereira	474.21
Cheryl Rodriguez	473.98
Joanne Marks	472.26
Tina Glenn	472.17
Stephanie Walters	472.17
Eddie Southgate	471.13
Kevin Miller	470.70
Phillip Tyo	470.70
Amanda Niss	470.20
Peter Chung	468.42
William Wilson	468.00
Eric Linerode	466.14
Brandon Belisle-LaMoureux	465.44
David Jackowski	465.33
John Schultz	464.77
Scott McInnis	462.17
Jeffon Seely	461.26
David Kuntz	459.74
Toni Morris	459.47
Larry Chick	458.03
Troy Vernon	457.71
Timothy Vizeau	457.07
Jaiveer Gohil	456.12
John Hatfield	454.73
Brian Wolchok	454.32
Josef Ratzsch	454.18
Marcella Silva	453.27
Patrick Parisi	452.35
Clinton Kubach	451.59
Keith Gebhart	450.88
Jacqueline Reim	449.93
Travis Ammann	448.15
Steven Chappelle	447.16
Tyler Endicott	446.21
Jay Meyer	445.29
Charlene Fell	444.92
Philip Anderson	444.46
Jerrell Coats	444.38
Barbara Corigliano	442.35
Evan Holzhauer	440.09
Siumalu Akauola	440.02
Maxine Moody	437.25
Joel Jaquay	436.00
Jason Albertz	435.02
Jesse Jardine	434.02
Craig Baxter	433.58
Michael Matteo	432.79
Jake Yagjian	430.78
Krystle Kaiser	430.21
Jason Allen	429.76
Chassity Clark	429.74
Clovis Chan	429.43
Frederick Hadayia	429.16
Philip Currie	428.94
Tuong Truong	$428.41
Lavell Maize	427.56
David Thornton	427.49
Jason Miller	426.84
Elise Lombardo	426.74
Vili Falefa	426.10
Miranda Dellinger	426.09
Robert Appel	426.09
Jantje Zaal	425.52
Linda Earlywine	425.06
John Roma	424.49
Andrew Kolbeck	423.89
Michele Acedo	422.38
Vladimir Moskovenko	422.00
Rachel Gent	419.77
Aaron L Jones	419.20
Valerie Coddington	418.82
Stephen Huston	417.58
Martin Flores	417.36
Dellommie Tumupu-Vea	414.75
Byron Chapuis	414.09
Ariel Sanchez	413.73
Demetrius Franklin	412.24
Patricia Lee	410.44
Toya Latimore	410.20
Todd O'Neill	409.76
Vicky Williams	408.82
Richard Coombs	408.82
Tiffani Tavormina	407.29
Jeffrey Kern	406.98
James Linton	406.26
Mercedes Ayala	406.17
Andrew Aaron	406.00
Robert Williams	404.29
Vincent Perez	404.27
Kevin Holtz	403.75
Luciana Mosca	402.49
Mark Forsyth	398.82
Stephanie Nolt	398.69
Alfredo Verdin	398.58
Toshia Hammond	397.95
Harold Miner	397.73
Adrian Moye	396.17
Trish Baraghoush	395.07
Andrea Yee	394.21
Larry Dowse	394.13
Kurt Smith	393.74
Sean Hudson	393.19
Ruth Setefano	393.00
Richard Sprigg	392.99
Tarryn Fredericks	391.47
Tutoatasi Pale	390.32
Jason Argue	389.80
Mark Graham	389.75
Stephanie Burress	387.88
Danira Madrigal	385.41
Steven Chao	384.76
David Zinteck	383.96
Jonathan Tomko	383.66
Dustin Kiss	383.59
Byron Bills	383.56
Amy Weimer	383.41
Joseph Teyssier	383.10
Sheila Sand	382.62
Heidi French	382.02
Stephen Lackey	381.12
Diana Kaya	381.08
Melissa Flanagan	379.94
Nicholas Acosta	379.75
Sam Goddard	379.45
Sandra Cortes	379.14
Donna Lee	$379.06
Charles Mickens	378.84
Ricardo Grandt	378.19
Derek Robb	378.15
Ryan Teasdale	377.84
Anthony Futules	377.71
Lori Ivey	376.16
Benjamin Hampson	375.90
Jerome Tolan	375.62
Nicole Morris	375.30
Danielson Winterstein	374.17
Humberto Quintero	373.15
Daniel Johnson	371.17
Regina Knieser	370.96
Christian Clark	370.91
Rex Tidball	370.67
Robert Drake	370.42
Ericka Igess	368.53
Natesha McCoy	368.35
Kenneth Cordes	368.24
Cody Bertke	368.02
Edward Corbett	367.74
Lorraine Martindale	366.87
Syneese Thompson	366.23
Christopher Stephens	365.85
Edward Rangel	365.61
Harry Hannah	365.41
Ryan Wiles	365.07
Frank Cousins	365.05
Daynen Kapler	364.86
Zulfikar Bhukera	364.45
Douglas Morhac	363.71
Maria Esposito	363.15
Amanda Wolfgang	362.84
Lee Croft	362.79
Royce Potts	362.62
Sandy Boffill	362.39
Dustin Klingebiel	359.35
Natalie Wagner	358.27
Celina Villarreal	358.05
Yadollah Pourjalali	357.84
Mary Ann Gaelic	357.50
Pamela Noyes	357.07
Anita Beletski	355.94
Dale Meyer	355.86
Matthew Romag	355.10
Anthony Balloutine	354.14
Jarrod Turner	354.10
Joseph LaSalle	353.30
Kristen McClintock	353.28
Paul Samra	352.93
Matthew MacDonald	352.40
Chad Potts	352.14
Aaron Ashby	352.03
Amy Wells	351.55
Michael Case	350.98
J M MacMillan	350.58
Wei Zhou	349.75
Erin Spears	349.38
Todd Foster	348.71
Patricio Mamaclay	348.41
Juan Cardona	348.00
Nguyen Nguyen	347.75
Traci Anderson	347.38
Jackie Alston	347.17
Johnnie Nelke	346.25
Nancy Crampton-Brophy	346.10
Matthew Girard	346.06
Robert Puchniak	345.39
Sanele LaFaele	345.05
Nicholas Elcock	344.94
Jahmal Taylor	$344.46
Nicholas Fantozz	344.00
James Adams	343.61
Alicia Gough	342.88
Richard Jones	342.74
Rasmus Pereira	342.66
Gerald Thompson	342.02
Clinton Burnette	341.51
Travis Eick	340.27
Emily Lolenese	339.28
Christopher Eickelmann	338.88
Phyllis Jones	338.28
Renee Zeller	337.97
Lori Dacyk	337.48
Shongaia Robinson	336.96
Ashley McMurtry	336.84
Marisa Willgruber	336.31
Paul Boutwell	335.54
Chris Johnson	335.16
Gordon Mooc	334.26
Emillaszio Klementis	333.69
Jesse Dailey	333.17
Richard Sevier	333.09
Sarah Kisielewski	332.28
Shingo Hosoma	332.09
Barney Saunders	330.83
Olesya Gurlova	329.87
Jordan West	329.56
Steven Young	327.98
Mykola Sovtus	326.49
Tupulaga Fuaivaa	325.98
Christopher Ammons	325.50
Charles Wachuku	325.28
Allan Collins	325.18
Angela Robidoux	324.66
Maria Greene	324.56
William Caraway	323.64
Rebecca Bunnell	323.61
Sylvie Mahe	323.43
Maryam Rahmani	323.21
Matthew Burquest	323.01
Robert Fredericks	322.99
Alexander DiMauro	322.60
Harold Canter	322.30
Christopher Yeung	321.96
Carmen Galliano	321.82
Boaz Arbel	321.60
Cyndra Gather	320.85
Anthony Christman	320.84
Connie Cortright	320.38
Maryna Danielian	320.25
Seanquetta Minor	319.69
Sonia Marin	319.57
Earl Gibson	319.47
Sean Condon	318.49
Richard Evans	318.09
Nicholas Bloom	316.94
Kristyn Shaner	315.80
John Tippett	315.76
Atta Saleh	313.83
Richard Lepis	313.71
Manuel Gogolin	312.92
Matthew Willrodt	312.43
Jonathan Maust	312.39
Joseph Geer	312.10
Malu Sooaemalelagi	311.83
Angela Prager	311.72
Keith Litterst	311.19
Brandon Fulkerth	310.79
Christina Guerrero	310.04
Patricia Longenecker	308.55

*All qualifiers listed achieved at least $200 in bonus totals

World's Greatest Bonus

Qualifier	Bonus
Mary Murray	$308.03
Amuia Teo	307.99
Clayton Menezes	307.46
Steven Edgell	307.07
Daniel Bauer	306.47
Daniel Garcia	305.80
Michelle Samuel	304.03
Troy Matson	302.99
Fredy Olmedo	302.78
Sharon Brenner	302.40
Lazzaro Tantalo	302.23
Lawrence Broniszewski	301.34
John Cramer	300.88
Lisa Lipman	300.85
Joaquin Santos	299.94
Lisa Cass	299.40
Shelly Russell	299.02
Cynthia Wilhelmi	297.30
Patrick Roane	297.13
Brian Sundberg	296.96
Joseph Moore	296.84
Charles Bixby	295.52
Kristin Garramone-Hager	295.23
Cory Friedman	294.74
Bryan Peters	294.44
Casey O'Neil	294.37
David Jensen	294.16
Matthew Hiraga	293.20
Donshamear Fisher	291.86
Michael Catalano	291.67
April Butler	291.65
Djenabou Diallo	290.10
Jesse Anderson	288.66
Tiffany Ramsden	288.65
Katharine Sealscott	287.35
Seini Mafi	286.87
Paul Snyder	286.10
Gregory Vess	285.93
Steven Lucero	285.79
Jet Clark	285.12
Maxwell Sinard	284.15
Corey Durst	284.15
Beverly Wells	283.87
Jerry Faatapu	283.85
Michael Mandella	283.38
Marty Martin	283.30
Christopher Williams	282.83
Bubba Sosby	282.51
Christopher Wollmuth	281.71
Ashley Sevier	281.52
Jean Reese	281.35
Daniel Burgess	281.31
Tilly Roebeck	280.37
Brianna Laidlaw	279.71
Brittany Streeter	279.38
Michael Bufalino	277.56
Jennifer Sullivan	277.22
Ivanna Rivera	276.98
John Franklin	276.85
Neal Koleske	276.01
Ellahe Vaziri	275.76
Richard Mercado	275.08
Amanda Diaz	274.05
Frances Chacon	273.74
Carlos Bustamante	272.33
Bavon Sylvain	271.96
Juan Cordova	271.51
Jason Izolt	271.24
Christopher Rocco	270.05
Pamela Drury	270.05
David Smalley	269.40
Salani Ainuu	$269.39
Astrel Antoine	268.81
Theodore Sauder	268.67
Jeremy Engrav	268.24
Paul Fordham	268.15
Heather Wentworth	267.87
Kimberly Edwards	267.84
James Piazza	267.46
Stefan Dimitrov	267.44
Antonio Mendoza	266.50
Paul Teko	266.24
Karen Bodin	266.07
Larry White	265.41
James Humphreys	265.22
Jacob Moyer	264.29
Taher Kusliawan	264.03
June Teo	263.80
Norman Candelore	262.88
Michael White	262.79
George Balaban	262.60
Dustin Coulter	262.40
Frederick Hyde	261.91
Seth Holmberg	261.70
Miles Taylor	261.50
Samantha Lee	261.48
Reynold Burrowes	260.66
Michael L Reid	260.00
Stephen Perotti	259.81
Stefanos LeBrasseur	259.55
Courtney Wankel	259.50
Edward Sousis	259.41
Kelsey Baran	258.46
Yesenia Pineda	257.70
Amadou Doumbouya	257.35
Andrina Walters	257.07
Diego Vargas	256.79
Byron Scott	256.65
Nicole Rayner	255.44
Ryan Neel	254.99
Irakli Dolidze	254.77
Brent Leathers	254.20
Nathaniel Mueller	253.87
Salvatore Pennisi	252.88
Bryan Buckendahl	252.63
Holly Cook	252.49
Courtney Morris	251.97
Charles Repomonto	251.41
Diane Crawford	250.88
Jinzhou Zhao	250.54
Andrew Coleman	250.38
Taylor Moore	250.35
Elisabeth Moore	250.14
Eric Trautman	250.10
Brian Johns	249.92
William Henley	249.49
Danielle Riley	249.42
Jamel Long	249.41
Emmanuel Villasenor	248.96
Christopher Nablo	248.96
Jason Thompson	248.28
David Morris	247.91
Rita Earl	247.65
Andrew Roza	247.16
Jerry McCarthy	247.08
Tim Smith	246.86
Cara Lenard	246.56
Anthony Susi	246.22
Clifton Crockatt	244.87
Zura Zizov	244.37
Amy Salois	244.32
Solomon Woods	244.07
Elena Espinosa-Weeks	$243.33
Sydonni Gayle	243.31
Michael Howell	243.27
Alfonso Chavez	242.96
Marie Uisa	242.78
Victoria Almosara	242.76
Sheila Murphy	242.55
Michelle Suazo	241.80
Mary Templin	241.59
Andrew Brinkmeyer	241.53
Gary Smith	241.11
Peter Kwiatkowski	241.02
Shelby Poston	240.26
Antonio Jones	240.07
Damon Jackson	239.94
Anthony Gerald	239.71
James Angelini	239.54
Alex Newport	239.13
Joel Smith	238.49
Don Daggs	238.10
John Ertel	237.98
Faasasalu Nanai	237.44
Lotolotoi Leutele	237.33
Sylvia Muller	237.03
Michael Benney	236.92
Anthony Burnett	236.73
Jason Mayer	236.05
Alex Avestruz	236.01
Thomas Collinsworth	235.50
Jon Zubrzycki	234.28
Dinah Brendal	234.00
Semi Halanukonuka	233.84
Justin Yandell	233.06
William Walker	232.04
Maurice Williams	231.54
Stephen Laday	231.53
Ross Hicks	231.24
Miles Keel	230.45
Tylie Newman	229.71
Matthew Lukesh	229.31
Denise Hrushka	228.99
Robin Hite	227.78
Jared Evans	227.62
Harley Williams	227.56
Rebecca McDowell	227.48
Timothy Velky	226.85
Paul Kagarise	226.73
Kristina Thacker	226.67
Julie Wells	226.41
Zachary Rankin	225.65
Travis Brock	225.31
Alexandre Ribeiro	224.58
Nathan Kanae	224.53
Willem Sizoo	224.09
Mona Balidemaj	224.02
Kouassi Appiah	223.83
Anderson Sooknanan	223.68
Shawn Nowak	223.47
Michael D Reid	223.21
James Senior	222.50
Keith Bryant	222.43
Livai Ratunigaloa	222.40
Fedrick Bowe	222.15
Jacob Pokipala	221.56
Jason Anderson	221.41
Beau Springer	221.40
David Simmons	221.37
Jacob Maughan	220.85
Paul Gonzalez	220.53
Aaron Rosenberg	220.48
Nicholas Albanese	219.46
Clarence Vassau	$219.17
Patrick White	218.37
Paul Smoley	218.31
Tulsi Ganesh	218.13
Kristen Ross	217.40
Catherine Mattes	216.48
Petrina Eastman	216.07
Rebecca Greis	215.76
Jason Snelgrove	215.67
Briza Munoz-Luna	215.44
Pati Lesatele	214.80
Sean Lacroix	214.56
Raquel Ellis	214.40
Chris Richmond	214.36
Timothy Pizzini	213.97
Deborah Johnson	213.59
Margaret Roberts	213.23
Tameka Pounds	212.90
Richard Callaghan	212.81
Nick Triantos	212.08
Yingkai Ma	211.91
Anita Ferris	211.86
Petelo Patelesio	211.82
Casey Zwaan	211.37
Thomas Stewart	210.93
Sebastian Kazek	210.67
Amanda Sines	209.64
Diane Stevenson	209.48
Jeremy Welch	209.14
Benjamin Rawson	208.81
Clement Ideozu	208.29
Anthony Knight	208.14
Candace Engelson	208.06
Amy Adams-Fuqua	207.85
William Pearce	207.60
Lee Jeffers	207.53
Nick DeLaCruz	206.75
Juan de la Cruz	206.69
Robert Woodhouse	206.54
Lorena Barriere	206.48
Lanita Gueno	205.70
Michael Schumacher	205.66
Michael Zambelli	205.65
Sergio Blanco	205.63
Carmelo DeCicco	205.46
Asenaca Chute	205.18
Tatiana Hernandez	205.17
Billy Wilder	205.07
Darrell Fixler	204.67
Rudy Bekahi	204.63
Robert Bacon	204.33
Fuaivaa Fuaivaa	204.16
Michele Grevich	204.12
German De Soto	204.00
Ashley Swenson	203.47
Jennifer Shelton	203.34
Patricia Boyd	202.72
Robert Cline	202.44
Barbara Wolfreys	201.83
Syed Quadri	201.63
Jenny Walker	201.61
Andrew Stinnett	201.30
Charles Rhoades	201.27
Kevin Smith	200.82
Thomas Graham	200.62
Dean Masunaga	200.44
Lori Ortiz	200.17

*All qualifiers listed achieved at least $200 in bonus totals

Reinstatement Bonus

Total: $45,869.89

Qualifier	Bonus
Lance Martin	$4,030.01
David Jackson	3,411.74
Sami Mogannam	2,010.36
Frank Kolligian	1,696.64
Keith Broadnax	1,355.68
James Larkin	1,182.96
Arthur Westergren	1,088.13
Ronald Rivera	955.89
John Bulecza	898.57
Nabil Spahi	836.34
Mitchell Look	823.16
Ronald Friedlander	789.03
Sarah Quint	678.77
Heidy Morataya	632.76
Fritznel Octave	612.21
Lawrence Turk	588.66
Stephen Liberto	585.55

Qualifier	Bonus
Mark Lindenmann	$583.91
Magda Figueiredo	565.61
Diana McNair	538.74
Brian Tse	536.22
Earle Harris	532.58
Norbert Medina	516.27
Diego Acosta	490.08
Sandra Bailey	480.42
Charles Koehling	444.42
Muhammad Chaudhry	416.04
Diane Lombardo	409.23
Reynaldo Singson	404.31
Glyn Hurst	400.02
Erez Shabtay	381.36
Christian Chenier	379.47
Tamara Hawes	369.27
Andrew Gursky	366.45

Qualifier	Bonus
Regina Neal	$336.80
Lorena Barriere	333.84
Benton Tong	321.84
Pablo Garcia	299.73
Lily Tchen	296.85
Pamela Simmons	283.56
Patrick Parisi	279.03
Jason Lobring	276.03
Patrick Bendure	268.50
Cindy Craven	265.29
David Garbarskiy	264.75
Janice Mann	260.04
Shelley Meyer	251.04
Amit Dogra	239.52
Salvatore Pennisi	237.54
Abolfazl Mohammadi	235.50
David Higa	231.03

Qualifier	Bonus
Elvis Obanor	$217.74
Paul Boutwell	217.59
Samantha Chui	213.87
John Tippett	212.61
Libby Horton	210.66
Dmitriy Kagan	203.25
Diane Carrion	202.59
Hector Gutierrez	200.79
Ryan Tucker	200.19
Patrice Wise	200.13

*All qualifiers listed achieved at least $200 in bonus totals